

# Adventures Newsletter

FALL 2024 | DAY TRIPS | EXTENDED TRIPS | SEMINARS | AND MORE!

MESSAGE FROM THE DIRECTOR

# Fall is in the air, so let's get carried away on an adventure!

It's the perfect time of year to enjoy what's left of the crisp, cool days of autumn and get into the holiday spirit with your Platinum Adventures friends. Join us on upcoming day trips, educational seminars, and extended travel opportunities where we'll learn new things, take interesting tours, travel to exciting places, and enjoy great meals together. We look forward to embarking on adventures — in the area and across the world — and making more memories together.

If you're curious about events happening near friends or family, visit wintrust.com/panewsletters to see Platinum Adventures events planned at all Wintrust Community Banks. Events and extended trips fill up quickly; be sure to reserve a spot right away for the activities you are interested in.

Reservations are required for all events. For reservations to be confirmed, payment must be made by credit card or check and received in my office (Naperville Bank & Trust, 555 Fort Hill Dr., Naperville, IL 60540) within seven days after reservations are made. Please make checks payable to Platinum Adventures. Member pricing is for current Platinum Adventures members only.

I look forward to seeing you soon!

Katrina Grady



For more information about any of the events you see in this newsletter or to RSVP, please contact me:

Katrina Grady 630-933-8631 kgrady@wintrust.com







#### **DAY TRIPS**

You'll have the unique opportunity to explore the wonders we have nearby. We carefully plan each of our day trips, events, and seminars to ensure they are packed with as much adventure and education as possible. Plus, each event offers a great chance to share just what the Platinum Adventures Club is all about with friends.

Pay close attention to the means of transportation for these trips. We will often gather and transport the group by bus, but some events require you to commute on your own. As always, if you have any questions about these day trips or would like to RSVP, contact your bank's Platinum Adventures Director at the phone number or email listed in this newsletter.

For more information on these upcoming day trips, contact your Platinum Adventures Director.

#### **ENERGY LEVEL SCALE:**

LEISURELY

MODERATE

ACTIVE

CHALLENGING

VIGOROUS



#### **Platinum Adventures Movie Meeting**

Marcus Elgin Cinema 111 S. Randall Rd. | Elgin

## THURSDAY, DECEMBER 12 AND THURSDAY, FEBRUARY 13 | 2025

MODERATE

Join us for the showing of a first-run movie currently playing in theaters. Feel free to invite a friend! Call our movie hotline at 847-888-7976 for the movie selection and meeting details.

**TIME:** Doors Open 8:30 AM | Meeting Begins 9 AM

COST: Members \$3 | Non-Members \$5

Transportation is not provided.

#### LIMITED AVAILABILITY!

#### Santa Suite at Swissotel

**Swissotel Chicago** 323 E. Wacker Dr. | Chicago

#### **SATURDAY, DECEMBER 14**

MODERATE

Join us for a whimsical experience in the Santa Suite at the Swissotel Chicago. Create memories with family and friends this holiday season with hot chocolate, cookie decorating, crafts, face painting, a visit to Santa's Post Office, a keepsake ornament, and a visit from Santa himself!

TIME: 11 AM TO 1 PM

**COST:** Members \$40 | Kids (under 18) \$25 Non-Members \$50 | Kids (under 18) \$35

Transportation is not provided.

#### **RESERVATIONS ARE REQUIRED** for all events. Reserve your spot today: Katrina Grady | 630-933-8631 | kgrady@wintrust.com





## Is Your Money in the Right Place?

Elgin State Bank 1001 S. Randall Rd. | Elgin

#### THURSDAY, JANUARY 16 | 2025

LEISURELY

It is always good to review your finances and ensure your investments are on track. A Wintrust Investments representative will lead a discussion on the markets, personal finance, and wealth management. During this informative session, ask questions you've been wondering about and get answers from a financial professional.

TIME: 10 AM

**COST:** Members & Non-Members | FREE

# **Your Life, Your Legacy**

Elgin State Bank 1001 S. Randall Rd. | Elgin

#### WEDNESDAY, JANUARY 22 | 2025

LEISURELY

Learn about what it means to leave a legacy and let JourneyCare representative Julie Norton help guide you in better communicating yours to family, friends, and others whose lives you've touched. This seminar will provide resources and questions to consider when passing down your life experience to the following generations.

TIME: 10 AM

**COST:** Members & Non-Members | FREE



#### Search for the Fountain of Youth

St. Charles Bank & Trust 2825 Foxfield Rd. | St. Charles

#### THURSDAY, FEBRUARY 6 | 2025

LEISURELY

Learn about the origins of the Fountain of Youth legend and join JourneyCare representative Julie Norton in a contemplative discussion about aging, quality of life, and the secrets to living. Prepare to share ideas on healthy and active living, life experiences, and views on a peaceful end of life.

**TIME: 10 AM** 

**COST:** Members & Non-Members | FREE

# ARE YOU HEADING TO FLORIDA THIS WINTER?

**OUR BONITA SPRINGS AND NAPLES LOCATIONS** HAVE YOU COVERED!

If you're traveling to the Sunshine State, you don't have to worry about leaving your community bank behind. That's because we have two locations — one in Bonita Springs and another in Naples — where you can access your finances and the reliable banking services you've come to expect. So, relax and enjoy the warm weather. We'll be right there and ready to serve you!



3401 Tamiami Trail North | Naples, FL 26851 S. Tamiami Trail | Bonita Springs, FL 239-687-5200 | wintrustflorida.com

Wintrust Banking Center is a branch of Lake Forest Bank & Trust Company, N.A.









# An account that grows with them







**FREE** events and giveaways

**SPECIAL** membership pricing on events

FIELD TRIPS to cool places







**TREAT DOLLARS** to local businesses

#### **OPENING A JUNIOR SAVERS STATEMENT** SAVINGS<sup>1</sup> ACCOUNT IS EASY!

For customers under age 22. No minimum to open. \$200 daily minimum balance to avoid a \$5 monthly maintenance fee once the Junior Saver turns 22. Earn interest on every dollar in your Junior Savers account.





Junior Savers/Teen Banking Club. Membership is for customers under age 22.

1. Junior Savers Savings Account. Child(ren) must be accompanied by a parent or guardian & present a valid social security number(s) at account opening. Fees may reduce earnings





## **Extended Trips Preview**

Wintrust Financial Center 9700 W. Higgins Rd. | Rosemont

#### THURSDAY, FEBRUARY 13 | 2025

LEISURELY

Join us for a special trip presentation and travel the world with us! You'll hear all about the exciting trips and see slideshows of the great destinations we've planned for you, including Grand Rapids, Michigan; Pacific Northwest; Ireland; Panama; a Christmas markets cruise on the Danube River: Australia and New Zealand: Iceland: and more. You'll want to start packing your bags! Lunch is included.

**TIME:** 11:30 AM

**COST:** Members & Non-Members | FREE

The destinations presented may change based on availability at the time of the trip preview.

#### **Elvis is Back in the Building**

Fireside Theatre 1131 Janesville Ave. | Fort Atkinson, WI

## FRIDAY, FEBRUARY 21 | 2025

MODERATE

In honor of Elvis' 90th birthday, the Fireside and Legends in Concert will kick off the 2025 season with jumpsuits, black leather, swiveling hips, and leg-shaking. They will present their newest retrospective of Elvis' life in music, told through the eyes of the world's best tribute artist and live four-piece band. With your reservation, please select grilled pork ribeye, rainbow trout, sliced roast beef tenderloin, or vegetarian pesto orecchiette.

COST: Members \$135 | Non-Members \$155

**DEPART: Elgin** 

#### **RESERVATIONS ARE REQUIRED** for all events. Reserve your spot today: Katrina Grady | 630-933-8631 | kgrady@wintrust.com





## **Navigating Solar Options**

Elgin State Bank 1001 S. Randall Rd. | Elgin

#### TUESDAY, FEBRUARY 25 | 2025

LEISURELY

Join us for a presentation led by Matt Harvey, a representative of the Citizens Utility Board (CUB), on solar energy and the benefits of clean energy. He'll explain the different solar programs and incentives you can participate in. Learn why clean energy is more affordable and reliable and how policies like CEJA (Climate and Equitable Jobs Act) and the Inflation Reduction Act benefit consumers.

TIME: 10 AM

**COST:** Members & Non-Members | FREE

## **Sweet Berry Café Brunch**

Sweet Berry Café 720 N. McLean Blvd. | South Elgin

#### **TUESDAY, MARCH 11 | 2025**

MODERATE

Let's all get together for a delicious brunch! Eat, laugh, and get to know your fellow Platinum Adventures members. There isn't any set agenda. We'll gather to ask questions, share ideas of places we wish to visit, and learn more about what the club offers while sharing a meal.

TIME: 11 AM

COST: Members \$35 | Non-Members \$55

Transportation is not provided.

#### "Waitress"

**Paramount Theatre** 23 E. Galena Blvd. | Aurora

#### WEDNESDAY, MARCH 26 | 2025

MODERATE

What is more American than apple pie? A small-town waitress with a dream and the ingredients for success! Sugar, butter, flour. These aren't the only ingredients Jenna, a waitress and expert pie maker, uses to make her famous pies. Stuck in a small town and a loveless marriage, Jenna hopes to bake her way out of her troubles by putting her heart and soul into her unique pies, winning over anyone who tastes them. Townsfolk offer her conflicting recipes for happiness, but only Jenna can decide the right ingredients for her happiness. We'll enjoy a buffet lunch before the performance.

COST: Members \$125 | Non-Members \$145

DEPART: Crystal Lake and Elgin



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Banking products provided by Wintrust Financial Corp. banks. 1. FDIC Insurance. Based on current FDIC deposit insurance coverage rules see fdic.gov/resources/deposit-insurance/understanding-deposit-insurance/









# Financial solutions **FOR YOU**

Whether you're preparing for retirement, managing your retirement income, or planning for your family's financial security, we're here to help. Our team of experts offers the personalized attention you deserve with the financial solutions you need for every stage of your life.





Securities, insurance products, financial planning, and investment management services offered through Wintrust Investments, LLC (Member FINRA/SIPC), founded in 1931. Asset management and financial planning services provided by Great Lakes Advisors, LLC. Trust and asset management services offered by Wintrust Private Trust Company, N.A.

Investment products such as stocks, bonds, and mutual funds are: NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE | NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

# **Spring Sing with Andrew Blendermann**

Moretti's 2300 Bushwood Dr. | Elgin

#### FRIDAY, MARCH 28 | 2025

MODERATE

Join us for a luncheon with pianist Andrew Blendermann of Blenderful Music. We will enjoy a delicious plated lunch as Andrew guides us on a musical journey in an all-request sing-along piano show! Have your request ready; this will be a fun afternoon. Please select a New York strip steak, parmesan-crusted salmon, grilled salmon with champagne sauce, or chicken Vesuvio with your reservation.

TIME: 11 AM

COST: Members \$50 | Non-Members \$70

Transportation is not provided.



# **Extended Trip Preview**

Elgin State Bank 1001 S. Randall Rd. | Elgin

#### FRIDAY, MARCH 28 | 2025

LEISURELY

Do you love to travel but don't want to travel alone? Join us to discover what opportunities the Platinum Adventures Club offers. We'll present Grand Rapids, Michigan; Pacific Northwest; Shades of Ireland; Australia and New Zealand; Iceland; and more. Pack your bags and get ready to travel. Invite a friend to join you.

**COST:** Members & Non-Members | FREE

The destinations presented may change based on availability during the trip preview.

#### **RESERVATIONS ARE REQUIRED** for all events. Reserve your spot today: Katrina Grady | 630-933-8631 | kgrady@wintrust.com



#### **Extended Trip Preview**

St. Charles Bank & Trust 2825 Foxfield Rd. | St. Charles

#### **THURSDAY, APRIL 10 | 2025**

LEISURELY

Join us as we preview the 2025 and 2026 trips planned for our Platinum Adventures members. Most trips include travel insurance, home pick-up and drop-off, and more. Come and hear about our newest trips, including the Pacific Northwest, Panama, a Christmas market river cruise, and more. These trips are filling up fast, so don't wait!

TIME: 2 PM

**COST:** Members & Non-Members | FREE

The destinations presented may change based on availability during the trip preview.



## **Fresh Pasta Making Class**

Fox Den Cooking School 131 S. 1st St. | St. Charles

#### FRIDAY, APRIL 11 | 2025

MODERATE

If pasta is your comfort food, you won't want to miss this cooking class! We will start our afternoon by noshing on seasonal homemade compound butter and bread before we get into the hard work. You will make your own dough, let it rest, and create your own marinara sauce, to which you can add Italian sausage if you wish. Choose between fettuccine, spaghettini, or pappardelle for your pasta. At last, everything will come together, and you can enjoy the fruits of your labor.

TIME: NOON

COST: Members \$60 | Non-Members \$80

Transportation is not provided.



# **Dueling Pianos**

Chicago Yacht Club 400 E. Monroe St. | Chicago

#### **TUESDAY, APRIL 22 | 2025**

**MODERATE** 

Join us for a fan favorite and an experience like no other at the Chicago Yacht Club, located on the shores of Lake Michigan. This wildly entertaining dueling piano show will delight and entertain you. The interactive musical comedy experience will have you singing, dancing, and laughing — a great way to spend an afternoon! Before the performance, we'll enjoy a delicious lunch in the private club's dining room, which features beautiful lake views.

COST: Members \$120 | Non-Members \$140

DEPART: Crystal Lake and Elgin



# Mortgage options tailored for you

Life can take you many places. Sometimes, it even leads you to a new home. That's why we're here. Our professionals can help you downsize, upgrade, or refinance. Whatever your next big decision, we have the experience and knowledge to create the perfect mortgage solution.





Residential lending provided by Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank, NMLS #449042.





#### "Murder on the Orient Express"

Fireside Theatre 1131 Janesville Ave. | Fort Atkinson, WI

#### FRIDAY, MAY 9 | 2025

MODERATE

Just after midnight, a snowdrift stops the Orient Express in its tracks. The luxurious train is surprisingly full for the time of year, but by the morning it is one passenger fewer. An American tycoon lies dead in his compartment. Join us for this theatrical thriller from Agatha Christie, the Queen of Crime, with both intellectual and comedic twists and turns, masterfully adapted for the stage by Ken Ludwig. Please select chicken & ribs, mahi-mahi, Mediterranean beef short rib, or vegetarian pasta primavera with your reservation.

COST: Members \$135 | Non-Members \$155

DEPART: Elgin

#### **Fraud Prevention**

St. Charles Bank & Trust 2825 Foxfield Rd. | St. Charles

#### **TUESDAY, JUNE 17 | 2025**

LEISURELY

Join us for an engaging presentation by Skip Gonsoulin, the Illinois Attorney General's Office representative. Far too often, scam artists prey on individuals to gain their trust and obtain access to their financial accounts, resulting in exploitation and fraud. We'll learn about the wide range of scams and how to protect yourself, your friends, and your family from scam artists and fraudulent businesses.

**TIME: 10 AM** 

**COST:** Members & Non-Members | FREE

# **UPDATE YOUR ID!**



#### **DEADLINE EXTENDED TO MAY 2025!**

Beginning May 7, 2025, all individuals traveling domestically on an airplane or visiting military bases and secure federal facilities must have a passport or a Real ID-compliant driver's license or state ID card. Before embarking on your next vacation in 2025, ensure you have a government-issued identification meeting the Real ID requirements.

Visit realid.ilsos.gov for more details and a list of documents needed to apply for a Real ID driver's license or state ID card.



## "Dear Jack, Dear Louise"

Metropolis 111 W. Campbell St. | Arlington Heights

# WEDNESDAY, JULY 30 | 2025

MODERATE

When two strangers meet by letter during World War II, a captivating love story begins. U.S. Army Captain Jack Ludwig writes to Louise Rabiner, an aspiring actress in New York City, but the expanding war threatens to separate them permanently. This energetic, heartwarming comedy is infused with nostalgic nods to the era's music, theater, and literature. Inspired by the true WWII-era courtship of his parents, Tony Award-winning playwright Ken Ludwig fills "Dear Jack, Dear Louise" with romance, history, and charm. We will have lunch before the performance.

COST: Members \$85 | Non-Members \$105

DEPART: Elgin





#### **Tropical Puerto Rico**

**PUERTO RICO** 

LIMITED AVAILABILITY!

#### FEBRUARY 9 – 14 | 2025

ACTIVE

Experience the warmth of the Caribbean next winter on a getaway to Puerto Rico! Enjoy five nights at the magnificent Caribe Hilton Hotel, which features a beautiful lagoon and beach, tropical gardens, a bird sanctuary, a spa, and more. Tour Old San Juan and see its historical and architectural treasures, colorful buildings, lively plazas, and parks. Visit El Morro to learn the history of this important fortification. See the sites of Ponce, including the Parque de Bombas, Plaza Las Delicias, Cardona Island Light, and more. Visit El Yunque National Forest, the island's famous rainforest. You won't want to miss this tropical adventure!

#### **COST PER PERSON:**

MEMBERS: Double \$4,435 | Single \$5,425 NON-MEMBERS: Double \$4,635 | Single \$5,625

Price subject to change. Call for current prices.

# **Grand Rapids**

**MICHIGAN** 

## **APRIL 30 – MAY 2 | 2025**

ACTIVE

Experience Grand Rapids and learn more about the life of the 38th president. Take a self-guided tour of the Gerald R. Ford Presidential Museum, which includes a replica of the Oval Office, a Watergate gallery, an interactive Cabinet Room, and more. Be sure to check out the special exhibit celebrating the 50th anniversary of Ford's presidency and the administration's legacy. Enjoy a tram and walking tour at the beautiful Frederik Meijer Gardens & Sculpture Park. Tour the Meyer May House, a beautifully preserved Prairie House designed by Frank Lloyd Wright.

#### **COST PER PERSON:**

MEMBERS: Double \$750 | Single \$920 NON-MEMBERS: Double \$850 | Single \$1,020

#### EXTENDED TRIPS

Have you always wanted to explore the world but don't know where to begin planning your travels? We have the solution for you. Let us handle all of the planning. Our extended trips offer you the chance of a lifetime to see the world as vou've never seen it before. Extended trips range in length from a few days to a few weeks.

Most transportation, lodging, meals, and entertainment will be provided and thoughtfully planned by our Platinum Adventures Directors alongside experienced and highly qualified travel professionals. Many extended trips include at-home pick-up and return and trip insurance. Sit back, relax, and join us for this rare opportunity to see the sights you never thought you'd see. If you have any questions, need more information, or want to make reservations for our extended trips, please contact your bank's Platinum Adventures Club Director.

Contact your Platinum Adventures Director for detailed itineraries on any of these upcoming extended trips.

**ENERGY LEVEL SCALE:** 

LEISURELY

MODERATE

ACTIVE

CHALLENGING

**VIGOROUS** 



Thank you to all our loyal Platinum Adventures travelers who have signed up for trips in 2025.

THE FOLLOWING TRIPS ARE FULL:

Southern Charm | March/April 2025

Sunny Portugal | May 2025

Summertime Mystery Tour | July 8 – 12, 2025

Summertime Mystery Tour | July 15 – 19, 2025

Toronto & Niagara Falls | August 2025

We're always accepting waitlist reservation forms as traveler's plans can change. We're looking forward to traveling with you in 2025!



#### **Pacific Northwest**

**OREGON AND WASHINGTON** 

#### JUNE 7 - 13 | 2025

ACTIVE

Discover the gorgeous Pacific Northwest! See the unique architecture of Portland's neighborhoods on a city tour. Known as the City of Roses, visit the spectacular International Rose Test Garden in Portland. Enjoy a wine tasting in the Willamette Valley. Marvel at the lush forests and beautiful waterfalls on a drive to the magnificent Columbia River Gorge. Spend a day traveling along the stunning Oregon coastline. Visit the Mount St. Helens Visitor Center to learn about the 1980 eruption. Tour Seattle and see Pioneer Square, Pike Place Market, and the top of the Space Needle.

#### **COST PER PERSON:**

MEMBERS: Double \$4,500 | Single \$5,400 NON-MEMBERS: Double \$4,700 | Single \$5,600

Travelers will need a Real ID driver's license or passport to travel on this trip.



#### **Shades of Ireland**

**IRELAND** 

#### **SEPTEMBER 12 – 21 | 2025**

CHALLENGING

From history-filled Dublin to the rolling green hills and dramatic coast, experience Ireland's charms on a journey through the Emerald Isle. Explore the cities of Dublin and Waterford on guided tours. See the Blarney Stone at historic Blarney Castle. Enjoy Killarney National Park on an Irish jaunting car. Experience the world-famous beauty of the Ring of Kerry. Stand in awe at the top of the stunning 700-foot Cliffs of Moher. Live like royalty during an overnight stay on the grounds of a castle.

#### **COST PER PERSON:**

MEMBERS: Double \$6,140 | Single \$6,840 NON-MEMBERS: Double \$6,340 | Single \$7,040

Price is guaranteed for bookings through January 5, 2025.

#### **Essence of Panama**

**PANAMA** 

#### OCTOBER 9 – 16 | 2025

CHALLENGING

Discover the colonial architecture of Panama City and Casco Antiguo, a UNESCO World Heritage Site, on a tour of this historic city. Witness the engineering marvel of the Panama Canal at the Miraflores Locks Visitor Center. Sail to the Pacific Ocean on a partial transit of the Panama Canal. Learn about the craftsmanship of traditional clothing handmade by local artisans. Relax and enjoy beautiful beaches with a two-night stay at an all-inclusive resort. You'll experience it all on this tour of Panama.

#### **COST PER PERSON:**

MEMBERS: Double \$4,345 | Single \$5,145 NON-MEMBERS: Double \$4,545 | Single \$5,345

# **RESERVATIONS ARE REQUIRED** for all events. Reserve your spot today:

Katrina Grady | 630-933-8631 | kgrady@wintrust.com



#### LIMITED AVAILABILITY!



## **Christmas Market Cruise** on the Danube River

AUSTRIA, GERMANY, HUNGARY, SLOVAKIA

#### **DECEMBER 7 – 15 | 2025**

CHALLENGING

Explore Christmas markets in four countries — Austria, Germany, Hungary, and Slovakia — while enjoying a sevennight cruise on an Emerald Cruises Star-Ship with first-class service, delicious cuisine, onboard entertainment, and more! Enjoy walking tours in Regensburg and Passau, Germany; sightseeing tours in Bratislava, Slovakia and Budapest, Hungary; and a visit to Vienna, Austria. You'll find handmade ornaments. holiday gifts, and tasty treats in the charming markets. Join us to experience the holiday spirit along the Danube River!

**COST:** Starting at \$4,510 based on cabin preference.

\*Free roundtrip airfare from Chicago is offered if you book with a deposit by December 31, 2024.

Save \$400 per person if trip is paid in full by December 7, 2024.

## **South Pacific Wonders**

**AUSTRALIA AND NEW ZEALAND** 

#### JANUARY 28 – FEBRUARY 11 | 2026

CHALLENGING

See what life is like "Down Under" on this incredible journey through Australia and New Zealand. Experience Queenstown, the "Adventure Capital of the World." Cruise Lake Wakatipu and enjoy a lakeside BBQ. Discover the wonders of Aboriginal culture. Cruise Sydney Harbour and Milford Sound. Enjoy a city tour of Sydney and tour of the Sydney Opera House. From the tropical splendor of Australia's Great Barrier Reef to the ethereal beauty of New Zealand's glacial fjords, enjoy the best of the South Pacific.

#### **COST PER PERSON:**

MEMBERS: Double \$10,105 | Single \$11,705 NON-MEMBERS: Double \$10,405 | Single \$12,005

Price is guaranteed for bookings through July 23, 2025.



#### **Iceland's Magical Northern Lights ICELAND**

#### MARCH 15 – 21 | 2026

CHALLENGING

Experience the "land of fire and ice!" In the dark of the night, search for the northern lights as you drift along on an evening starlit cruise. Travel the "Golden Circle." home to renowned natural wonders, and spend time at Thingvellir National Park, gaze at Gullfoss waterfall, and see the explosive geothermal fields at Geysir. Explore Skógar Museum and see traditional turf-built homes. Walk on a black volcanic sand beach. See Jökulsárlón glacial lagoon filled with floating icebergs. Relax in the warm, mineral-rich water of the Blue Lagoon.

#### **COST PER PERSON:**

MEMBERS: Double \$5,535 | Single \$6,035 NON-MEMBERS: Double \$5,835 | Single \$6,335

Price is guaranteed for bookings through September 9, 2025.





A THE STREET COMMONITY BRICK

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**Platinum Adventures Club.** Membership is for customers 50+ years of age.

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Investment products such as stocks, bonds, & mutual funds are:

NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE | NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

#### GENERAL INFORMATION

# ADDRESS FOR ST. CHARLES BANK & TRUST DEPARTURE SITE(S):

The bus cannot wait for late participants. Please arrive at your departure site 15 minutes prior to departure time. Refunds are not available for late or no-show participants.

#### **Depart Elgin**

Elgin State Bank 1001 S. Randall Rd. Elgin, IL 60123

#### **Reservation Policy For Day & Extended Trips**

Reservations may be made by phone to Katrina Grady at 630-933-8631 or by email at kgrady@wintrust.com. For your reservation to be confirmed, payment must be in my office within seven days after reservations are made: Katrina Grady, Naperville Bank & Trust, 555 Fort Hill Dr., Naperville, IL 60540. Please make checks payable to Platinum Adventures. Please remember to make your menu selections when you reserve your tour. Member pricing is for current Platinum Adventures Club members only. Refunds are not available for day trips unless there is a waitlist and Platinum Adventures can find a substitute for your reserved seat(s).

#### Responsibility of St. Charles Bank & Trust

Platinum Adventures and St. Charles Bank & Trust are not the source or supplier of the travel services offered but act solely as agents for the actual suppliers of such services. Your participation in any such travel services is conditioned upon your consent to the use of those suppliers and your agreement not to hold Platinum Adventures and St. Charles Bank & Trust responsible should any of these suppliers: 1) fail to provide the travel services purchased; 2) fail to comply with any applicable law; or 3) engage in any negligent act or omission that causes any sort of injury, damage, delay, or inconvenience.

Your participation is also conditioned upon your agreement to review all of your travel documents, including applicable cancellation and travel insurance policies. You may contact Katrina Grady at 630-933-8631 with any questions concerning required travel documents and applicable cancellation and travel insurance policies. Group travel fares typically involve restrictions, and changing any aspect of your travel arrangements may result in the payment of additional money. Cancellation or failure to attend any part of your Platinum Adventures travel, tour, or event may result in financial penalties up to and including the loss of all monies paid. A travel insurance policy may provide a remedy if you cancel for a covered reason.

St. Charles Bank & Trust is acting in the capacity of extending this invitation to travel to the Platinum Adventures members and their guests. St. Charles Bank & Trust reserves the right to refuse acceptance to anyone it judges incapable of meeting the rigors and requirements of participating in any activity or trip at any time.