

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 (Wintrust Financial Corporation, 9700 W. Higgins Rd., Ste. 550, Rosemont, IL 60018) 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!

Marsha Golaszewski



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

Marsha Golaszewski 847-268-0959 mgolaszewski@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

The Four C Notes Holiday Special

The Jacob Henry Mansion Estate 20 S. Eastern Ave. | Joliet

WEDNESDAY, DECEMBER 11

MODERATE

Ring in the holidays with The Four C Notes and their rockin' holiday show! You'll hear the hits of Frankie Valli and the Four Seasons, plus other rock and roll holiday classics! This show features the biggest hits from those iconic "Boys from Jersey" and your favorite holiday chart toppers by artists such as Dion and the Belmonts, the Drifters, the Beach Boys, and many more. The day also includes a self-guided tour of the Jacob Henry Mansion and the Old Central Church. We'll enjoy lunch before the performance.

COST: Members \$100 | Non-Members \$110

DEPART: Lake Forest, Northfield, and Wilmette



Santa Suite at Swissotel

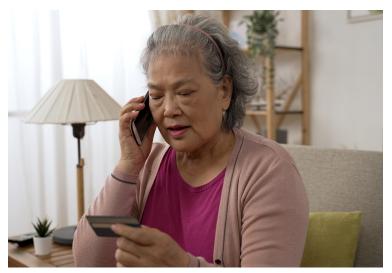
Swissotel Chicago 323 East Upper Wacker | Chicago

SATURDAY, DECEMBER 14

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.



Tips to Help Avoid Scams and Identity Theft

Highland Park Bank & Trust 1949 St. Johns Ave. | Highland Park

WEDNESDAY, JANUARY 15 | 2025

LEISURELY

Unfortunately, scams and identity theft are prevalent in our society, as individuals take advantage of people and their possessions. Older adults often become frequent targets, losing billions of dollars each year to scams and fraud. Join Jackie and Lisa from My Personal Bookkeeper for an informative session on the latest scams to be aware of and what you can do to protect yourself. Light refreshments will be provided.

TIME: 1:30 PM COST: Members & Non-Members | FREE

Understanding Cable and Reducing Robocalls

Highland Park Bank & Trust 1949 St. Johns Ave. | Highland Park

WEDNESDAY, JANUARY 22 | 2025

LEISURELY

Join us for an informative discussion led by a Citizens Utility Board representative and learn more about cable and how to reduce robocalls. We'll hear about different choices in the TV market, ways to cut cable costs, and available streaming services. We'll also discuss how to avoid common robocall scams, call-blocking services, and new legislation passed to help reduce robocalls. Light refreshments will be provided.

TIME: 10:30 AM COST: Members & Non-Members | FREE

ChatGPT Basics: A Beginner's Guide to Revolutionary AI

Highland Park Bank & Trust 1949 St. Johns Ave. | Highland Park

THURSDAY, FEBRUARY 6 | 2025

LEISURELY

ChatGPT has become a household name and an inescapable topic of conversation. While so many people have heard about ChatGPT, there's a sizable population who've only dabbled in it and want to learn more, and those who haven't but are curious to become first-time users. If you fall into these categories, then this presentation is for you! David Telisman, founder of David Telisman Communications, LLC, will run this interactive session and explain what ChatGPT is, how it works, and its limitations and pitfalls. Light refreshments will be provided.

TIME: 10:30 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

(s)



FREE events

and giveaways





SPECIAL membership pricing on events





Meet new **FRIENDS** and have fun **TREAT DOLLARS** to local businesses

FIELD TRIPS to

cool places

OPENING A JUNIOR SAVERS STATEMENT SAVINGS¹ 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.





Falling for Cheese

Beautiful Rind 2211 N. Milwaukee Ave. | Chicago

TUESDAY, FEBRUARY 4 | 2025

MODERATE

Have a love for cheese? Join us for this unique boardbuilding class! During the class, we will learn about various cheeses from across the land and how to craft a beautiful board with the perfect pairings. We will also enjoy a light lunch with a glass of wine during the class.

TIME: 11 AM COST WITHOUT TRANSPORTATION: Members \$85 | Non-Members \$105 COST WITH TRANSPORTATION: Members \$125 | Non-Members \$145

DEPART: Lake Forest, Northfield, and Wilmette

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.

Coin Stories

North Shore Community Bank & Trust 7800 Lincoln Ave. | Skokie

THURSDAY, FEBRUARY 20 | 2025



Join us for an interesting presentation by Ron Beckstrom of Golden Rule Coins. Our program starts with a history of coins, focusing on U.S. coins, and covers things like why we toss a coin to decide an issue, where the name "dollar" came from, why we call a guarter "two bits," and many other fun facts related to our money. You may bring three to four coins or currency items to be evaluated by Ron after the presentation. Light refreshments will be provided.

TIME: 10:30 AM **COST:** Members & Non-Members | FREE



Mimosas and Canvas Bottle & Bottega 10 W. Campbell St. | Arlington Heights

THURSDAY, FEBRUARY 27 | 2025

MODERATE

Join us for a sip-and-paint class led by a professional instructor from Bottle & Bottega. We will sip some delicious mimosas while painting a scenic portrait, which you'll take home when you finish. No experience necessary! Aprons will be provided, and short-sleeved shirts are recommended. Invite a friend and learn how to paint your own masterpiece. We will enjoy a make-your-own mimosa spread along with light snacks.

TIME: 1 TO 4 PM **COST:** Members \$55 | Non-Members \$75

Transportation is not provided.



Differentiating Between the Most Common Forms of Dementia

Highland Park Bank & Trust 1949 St. Johns Ave. | Highland Park

THURSDAY, MARCH 6 | 2025

LEISURELY

Dementia is an umbrella term for loss of memory and other thinking abilities severe enough to interfere with daily life. Learn about the most common forms of dementia: Alzheimer's disease, vascular dementia, dementia, Lewy bodies, Parkinson's disease, and frontotemporal dementia. Chris Petrick from Elderwerks will discuss risk factors, diagnosis, treatment, and care strategies. Light refreshments will be provided.

TIME: 10 AM **COST:** Members & Non-Members | FREE

GET UP TO \$4 MILLION IN FDIC PROTECTION¹

with a MAX®SAFE account

Visit wintrust.com/maxsafe to learn more and open an account.



insurance



Backed by the Wintrust family of banks

For both individuals and businesses

One account. One statement. Peace of mind.

Banking products provided by Wintrust Financial Corp. banks 1. FDIC Insurance. Based on current FDIC deposit insurance coverage rules -FDIC 의 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



Extended Trips Preview Lake Forest Bank & Trust 727 N. Bank Ln. | Lake Forest

TUESDAY, MARCH 18 | 2025

LEISURELY

Do you love to travel but don't want to travel alone, or are you planning your vacation in 2025 or 2026? Platinum Adventures has it all covered; make sure you are packed for your next adventure. Meet other travelers and learn about wonderful upcoming destinations, including the Pacific Northwest, beautiful Ireland, Panama, a Christmas market cruise on the Danube River, Australia and New Zealand, Iceland, and more! You'll want to start packing your bags. Don't forget to tell a friend!

TIME: 1 PM COST: Members & Non-Members | FREE

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

"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: Lake Forest, Northfield, and Wilmette

Tea, Talk & Travel

Highland Park Bank & Trust 1949 St. Johns Ave. | Highland Park

THURSDAY, APRIL 10 | 2025

LEISURELY

It's tea time! Bring a friend and meet your fellow Platinum Adventures members for an afternoon of sharing interesting travel experiences, ideas for future day trips, making new friends, and much more. We'll enjoy some delicious Polish pastries, so don't hesitate to make your reservation today!

TIME: 1:30 PM COST: Members & Non-Members | FREE



Dueling Pianos Chicago Yacht Club 400 E. Monroe St. | Chicago

WEDNESDAY, APRIL 23 | 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: Lake Forest, Northfield, and Wilmette



Economic Outlook for 2025

Lake Forest Bank & Trust 959 S. Waukegan Rd. | Lake Forest

TUESDAY, APRIL 29 | 2025

LEISURELY

Join Wintrust Wealth Management Senior Portfolio Manager David Bruskin as he presents an informative and timely presentation about the state of the economic markets and his outlook for the year ahead. Light refreshments will be provided.

TIME: 10 AM COST: Members & Non-Members | FREE



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.







Is It Time To Move?

Highland Park Bank & Trust 1949 St. Johns Ave. | Highland Park

THURSDAY, MAY 8 | 2025

LEISURELY

Explore moving to a more manageable living environment or aging in place. Many factors determine whether moving or staying put is right for any individual, and this seminar will review both choices. If staying put in your home of many years seems like your only option, how can you make it safer, more comfortable, and keep your loved ones happy? Jameson Sotheby's International Realty Real Estate Broker Robert Casorio and Senior Living Specialists representative Ronda Permacek will lead this informative discussion. Light refreshments will be provided.

TIME: 1 PM COST: Members & Non-Members | FREE



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.

Crooners & Divas Luncheon Show

Sunset Ridge Country Club 2100 Sunset Ridge Rd. | Northfield

WEDNESDAY, MAY 14 | 2025

MODERATE

Join us for lunch at Sunset Ridge Country Club to celebrate the extraordinary women in your life and enjoy a performance by "LUDY and his LADY." John Ludy and Nicole Puleo will perform a catalog of songs that span more than 11 genres of music. Enjoy legendary tunes by epic performers, from Sinatra to Adele, and all your favorite crooners and divas. Don't miss this fun and interactive show that will have you singing along and dancing the day away.

TIME: 11 AM COST: Members \$65 | Non-Members \$85 Transportation is not provided.



"Tina" – The Tina Turner Musical Cadillac Palace Theatre *151 W. Randolph St. | Chicago*

WEDNESDAY, JUNE 4 | 2025

MODERATE

Celebrate the unstoppable woman who dared to dream fiercely, shatter barriers, and conquer the world — against all odds. Set to the pulse-pounding soundtrack of Tina Turner's most beloved hits, prepare to be ecstatically blown away by this electrifying experience. We'll enjoy lunch at The Ivy Room before the performance.

COST: Members \$215 | Non-Members \$235

DEPART: Lake Forest, Northfield, and Wilmette





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 you'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 gualified 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**.



Adventures

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



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



LIMITED AVAILABILITY!



Christmas Market Cruise on the Danube River

AUSTRIA, GERMANY, HUNGARY, SLOVAKIA

DECEMBER 7 – 15 | 2025



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

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.



We know life can get hectic, especially when you're preparing for a trip. To make things easier, we have euros, British pounds, and Canadian dollars on hand in most branches and can order more than 80 other foreign currencies. When you're traveling overseas, be sure to stop at the bank first so you know you're ready for your next adventure!



Contact a personal banker for more details.

LAKE FOREST BANK & TRUST COMPANY, N.A. AWINTRUST COMMUNITY BANK

> 727 N. Bank Ln. | Lake Forest 847-234-2882 | lakeforestbank.com



Prsrt Std U.S. Postage PAID Palatine, IL 60095 Permit No. 539



Northview Bank & Trust is a branch of Northbrook Bank & Trust Company, N.A. Highland Park Bank & Trust is a branch of Lake Forest Bank & Trust Company, N.A. **Platinum Adventures Club.** Membership is for customers 50+ years of age.

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

GENERAL INFORMATION

ADDRESS FOR LAKE FOREST 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 Lake Forest

Lake Forest Bank & Trust 959 S. Waukegan Rd. Lake Forest, IL 60045

Depart Northfield

Northview Bank & Trust 245 Waukegan Rd. Northfield, IL 60093

Depart Wilmette

The Church of Jesus Christ of Latter-day Saints 2727 Lake Ave. Wilmette, IL 60091

Reservation Policy For Day & Extended Trips

Reservations may be made by phone to Marsha Golaszewski at 847-268-0959 or by email at mgolaszewski@wintrust.com. For your reservation to be confirmed, payment must be in my office within seven days after reservations are made: Marsha Golaszewski, Wintrust Financial Corporation, 9700 W. Higgins Rd., Ste. 550, Rosemont, IL 60018. 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 Lake Forest Bank & Trust

Platinum Adventures and Lake Forest 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 Lake Forest 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 Marsha Golaszewski at 847-268-0959 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.

Lake Forest Bank & Trust is acting in the capacity of extending this invitation to travel to the Platinum Adventures members and their guests. Lake Forest 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.