Adventures Newsletter

WINTER 2024 • DAY TRIPS • EXTENDED TRIPS • SEMINARS • AND MORE!



A message from the director

New year, new adventures! Let's countdown to our upcoming events. We'll warm up to the idea of traveling to foreign places, seeing new sights, and enjoying the winter in better weather. For those who know there's "snow" place like home, we offer educational seminars and day trips that will be flurries of fun right here in our area. There's truly something for everyone this season with Platinum Adventures!

If you're curious about events happening near friends or family members, visit wintrust.com/panewsletters to see Platinum Adventures events planned at all Wintrust Community Banks. Invite a friend to come along to see what Platinum Adventures has to offer. Let's fill your calendars with interesting and fun experiences!

Events and extended trips fill up quickly; be sure to reserve a spot right away for the activities you are interested in. Reservations can be made by email or telephone via the contact information below.

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, CONTACT ME:

MARSHA GOLASZEWSKI

847-268-0959 | mgolaszewski@wintrust.com



FOR DETAILED
ITINERARIES ON
ANY OF THESE
UPCOMING
DAY TRIPS,
CONTACT YOUR
PLATINUM
ADVENTURES
DIRECTOR.



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. Often, we will 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.



TUESDAY, FEBRUARY 20 Extended Trips Preview

EASY 1 2 3 4 5 ENERGETIC

Northview Bank & Trust
1852 WILLOW RD. | NORTHFIELD

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 a Kentucky Getaway featuring the Ark Encounter; Imperial Cities; a river cruise in France; southern Italy and Sicily; and a New York City Holiday. We'll also preview a few destinations in 2025 including Puerto Rico; Charleston and Savannah; and Portugal. Pack your bags and get ready to travel! Invite a friend to join you. Light refreshments will be provided.

TIME: 2 PM

COST: Members & Non-Members | FREE

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



WEDNESDAY, FEBRUARY 21Introduction to Estate Planning

EASY 1 2 3 4 5 ENERGETIC

Northview Bank & Trust 245 WAUKEGAN RD. | NORTHFIELD

Preparing an estate plan is a personal and complex process that can be overwhelming. Jennifer Czerwinski from The Chicago Trust Company will discuss the basics of estate planning, including the options available, how to ensure your estate is administered and distributed efficiently and impartially, and how to choose trustees and executors. Light refreshments will be provided.

TIME: 1:30 PM

COST: Members & Non-Members | FREE

Please contact me today to reserve your spot:

MARSHA GOLASZEWSKI

847-268-0959

mgolaszewski@wintrust.com



THURSDAY, FEBRUARY 22 Extended Trips Preview

EASY 1 2 3 4 5 ENERGETIC

Wintrust Financial Center 9700 W. HIGGINS RD. | ROSEMONT

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 Kentucky Getaway; Prague, Vienna, and Budapest; a river cruise in France; southern Italy and Sicily; New York City Holiday; Puerto Rico; Charleston, Savannah, and Jekyll Island; Portugal; 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 during the trip preview.

THURSDAY, FEBRUARY 29Protect Yourself from Scams

EASY 1 2 3 4 5 ENERGETIC

North Shore Community Bank & Trust 7800 LINCOLN AVE. | SKOKIE

Learn how to protect yourself from today's most prevalent scams going on around our communities. Skokie's Police Department officer Richard Wilken will cover ways to help prevent identity theft from happening to you and what you can do if you become a victim of a scam. Light refreshments will be provided.

TIME: 1:30 PM

COST: Members & Non-Members | FREE

WEDNESDAY, MARCH 6Fire Safety for Older Adults

EASY 1 2 3 4 3 ENERGETIC

Glenview Bank & Trust 99 WAUKEGAN RD. | GLENVIEW

As we grow older, our bodies change. Poor eyesight, loss of hearing, arthritis, dementia, and side effects from medicine can make it more difficult to react to a fire. We need to consider these changes and how they may affect our abilities. In comparison to the population at large, starting at age 65, people are twice as likely to be killed or injured by fires. Come and discuss fire safety tips from the Glenview Fire Department. Light refreshments will be provided.

TIME: 10 AM

COST: Members & Non-Members | FREE



FRIDAY, MARCH 8

St. Patrick's Day with Andrew Blendermann

EASY 1 2 3 4 5 ENERGETIC

Levy Senior Center
300 DODGE AVE. | EVANSTON

Celebrate St. Patrick's Day with Irish tunes by pianist Andrew Blendermann of Blenderful Music. This is a great opportunity to meet new friends. Andrew will guide us on a musical journey to Ireland in an all-request sing-along piano show! Have your request ready; this will be a fun afternoon. Refreshments will be provided.

TIME: NOON

COST: Members & Non-Members | FREE

Transportation is not provided.



WEDNESDAY, MARCH 13 Tax Planning Through Retirement

EASY 1 2 3 4 3 ENERGETIC

Buffalo Grove Bank & Trust

200 N. BUFFALO GROVE RD. | BUFFALO GROVE

Join Wintrust Investments Certified Financial Planner® Jesse Stabile during the dynamic Retirement Tax Planning workshop to unlock the key strategies to maximize your savings, safeguard your wealth, and embrace a worry-free retirement journey. Light refreshments will be provided.

TIME: 5:30 PM

COST: Members & Non-Members | FREE

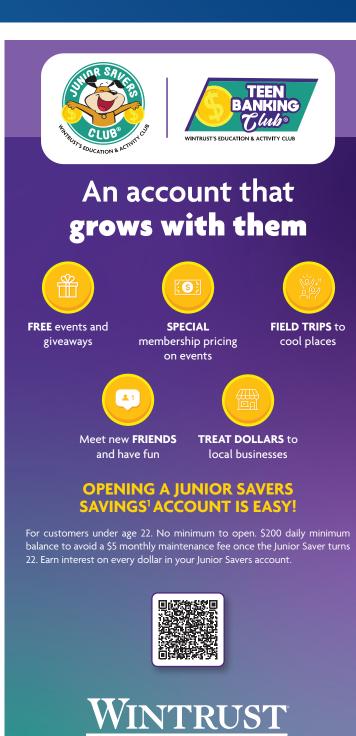


SATURDAY, MARCH 16 Shen Yun - Classical Chinese Dance EASY 1 2 3 4 5 ENERGETIC

Rosemont Theatre 5400 N. RIVER RD. | ROSEMONT

You don't want to miss this unique performance of Chinese dance. "Shen Yun" takes you on an extraordinary journey through China's 5,000 years of culture. Exquisite beauty from the heavens, profound wisdom from dynasties past, timeless legends, and traditions all spring to life through classical Chinese dance, enchanting live orchestral music, authentic costumes, and patented interactive backdrops. Invite a friend for a spectacular Saturday afternoon you won't forget! We'll enjoy lunch before the performance.

COST: Members \$225 | Non-Members \$235 DEPART: Lake Forest, Northfield, and Wilmette



Junior Savers/Teen Banking Club. Membership is for customers under age 22. **1. Junior Savers 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.

MEMBER E

Please contact me today to reserve your spot:

MARSHA GOLASZEWSKI

847-268-0959 mgolaszewski@wintrust.com

THURSDAY, APRIL 11 Tea, Talk & Travel

EASY 1 2 3 4 5 ENERGETIC

Northbrook Bank & Trust
1100 WAUKEGAN RD. | NORTHBROOK

It's tea time! Invite a friend and meet your fellow Platinum Adventures members for a morning 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 and make your reservation today!

TIME: 10:30 AM

COST: Members & Non-Members | FREE



TUESDAY, APRIL 16 Empowering Patient Voices

EASY 1 2 3 4 5 ENERGETIC

North Shore Community Bank & Trust 7800 LINCOLN AVE. | SKOKIE

The health care system can be complex and overwhelming. In this presentation, Home Instead Care Planning Manager Brittany Watson will review the importance of understanding your rights, effectively communicating, and actively participating in decision-making to help ensure the best possible outcomes for yourself and loved ones. Light refreshments will be provided.

TIME: 10:30 AM

COST: Members & Non-Members | FREE







THURSDAY, APRIL 18
Dueling Pianos
EASY 1 2 3 4 5 ENERGETIC
Chicago Yacht Club
400 E. MONROE ST. | CHICAGO

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 views of the lake.

COST: Members \$120 | Non-Members \$130 DEPART: Lake Forest, Northfield, and Wilmette

WEDNESDAY, MAY 8
"Mamma Mia!"

EASY 1 2 3 4 5 ENERGETIC

James M. Nederlander Theatre
24 W. RANDOLPH ST. | CHICAGO

Set on a Greek island paradise where the sun always shines, a tale of love, friendships, and identity is beautifully told through the timeless hits of ABBA. On the eve of her wedding, a daughter's quest to discover the father she's never known brings three men from her mother's past back to the island they last visited decades ago. For nearly 25 years, people all around the world have fallen in love with the characters, the story, and the music that make "Mamma Mia!" the ultimate feel-good show.

We'll enjoy a family-style brunch at Osteria Via Stato before

the performance.

COST: Members \$220 | Non-Members \$230

DEPART: Lake Forest. Northfield. and Wilmette

banks near me Looking for a location near you? WE'VE GOT ONE! Wherever you are, we're there, too! Do you know one of the best parts of being a member of a family of community banks? You can bank at any of them! We have more than 170 Wintrust Community Banks spread across Illinois, Indiana, Wisconsin, and Florida. All of them are committed to providing the best financial solutions paired with exceptional customer service, and any of them can help you make deposits, withdrawals, or loan payments. **FIND YOUR NEAREST** LOCATION! COMMUNITY BANKS MEMBER E

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mgolaszewski@wintrust.com

TUESDAY, MAY 14 The Six Wives of Henry VIII

EASY 1 2 3 4 5 ENERGETIC

Lone Tree Manor

7730 N. MILWAUKEE AVE. | NILES

Join us for a delicious lunch featuring Polish cuisine with plenty of pierogi, potato pancakes, and kolaczki. Queen, lover, mother, outcast, victim, survivor: Meet the six wives of Henry VIII as presented by Martina Mathisen* Ph.D. in this one-of-a-kind program. Discover compelling truths about these remarkable women from an intriguing time in history. These fascinating women led equally fascinating lives apart from how they ended. Martina artfully interweaves tales of power, personality, and politics.

TIME: 11:30 AM

COST: Members \$65 | Non-Members \$70

Transportation is not provided.

*Martina Mathisen Ph.D. is not an affiliate of Wintrust.



THURSDAY, MAY 16

EASY 1 2 3 4 5 ENERGETIC

Social Security Workshop

Buffalo Grove Bank & Trust

200 N. BUFFALO GROVE RD. | BUFFALO GROVE

When you start collecting Social Security can be one of the biggest decisions in retirement. Join Wintrust Investments Certified Financial Planner® Jesse Stabile as he discusses how to maximize your benefits and the factors determining the optimum time to claim your benefits. Don't make a mistake that can cost you thousands! Light refreshments will be provided.

TIME: 5:30 PM

COST: Members & Non-Members | FREE

TUESDAY, MAY 21 Thanks for the Memories: A USO Tribute Encore

EASY 1 2 3 4 5 ENERGETIC

Metropolis Performing Arts Centre 111 W. CAMPBELL ST. | ARLINGTON HEIGHTS

Paying homage to those entertainers who sang and danced for our troops during the 1940s, this USO Salute includes a tribute to such artists as the Andrews Sisters, Judy Garland, Bob Hope, Rosemary Clooney, and many more. Backed by a five-piece band, five powerhouse singers recreate an afternoon of a classic USO show full of memorable songs, comedic numbers, and slapstick entertainment. We'll enjoy a buffet lunch before the performance at Armand's Pizzeria.

TIME: 11:30 AM

COST: Members \$50 | Non-Members \$55

Transportation is not provided.



Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust

Community Bank, NMLS #449042.





WEDNESDAY, MAY 22 How to Incorporate Movement into Everyday Life

EASY 1 2 3 4 5 ENERGETIC

North Shore Community Bank & Trust 7800 LINCOLN AVE. | SKOKIE

Uncover the power of movement in our interactive presentation. Explore the why and how of functional movement, discern between correct and incorrect patterns, and learn to alleviate pain through improved motion. Dr. Jacob McNamara* will help you craft a personalized exercise program for a happier, longer life filled with the activities you love. Join us to revolutionize your daily movements! Light refreshments will be provided.

TIME: 11:30 AM

COST: Members & Non-Members | FREE

*Dr. Jacob McNamara is not an affiliate of Wintrust.

TUESDAY, JUNE 11 Are You Aging into Medicare?

EASY 1 2 3 4 5 ENERGETIC Northview Bank & Trust

245 WAUKEGAN RD. | NORTHFIELD

Join us for an educational session about how to navigate the Medicare process as you age in! Learn about the paths to Medicare, the steps you need to take, and when to take them. Our presenter, Janet Flores, is a Medicare Specialist with HealthMarkets and will help you plan and navigate your Medicare journey. Light refreshments will be provided.

TIME: 1 PM

COST: Members & Non-Members | FREE



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.





THURSDAY, JUNE 20 Money Museum

EASY 1 2 3 4 5 ENERGETIC Federal Reserve Bank of Chicago 230 S. LASALLE ST. | CHICAGO

Let's visit Chicago's financial district. The Chicago Federal Reserve's Money Museum features a variety of exhibits focused on economics, money, and the role of the Federal Reserve. Try your hand at detecting counterfeit notes, learn what a million dollars looks like, and view rare currency on display. We'll also visit the beautiful Grand Banking Hall at Wintrust's 231 S. LaSalle location. Lunch is included after the tour. All adult visitors 18 years and older must show a valid, government-issued photo ID before entering the Money Museum.

COST: Members \$90 | Non-Members \$95 DEPART: Lake Forest, Northfield, and Wilmette

Please contact me today to reserve your spot:

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FOR DETAILED
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DIRECTOR.

EXTENDED TRIPS

Have you always wanted to explore the world but don't know where to begin to plan 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 out 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.



APRIL 28 – MAY 1 Kentucky Getaway featuring the Ark Encounter EASY ① ② ③ ② ⑤ ENERGETIC

KENTUCKY

Take a trip back in time while visiting a full-sized, wooden replica of Noah's Ark. You'll tour three decks filled with exhibits to explore what Noah's life may have been like aboard this massive boat. Enjoy a close-up look at a premier thoroughbred horse farm to see horses after their racing careers. Learn about the distilling process at one of the region's popular distilleries on the famous "Bourbon Trail." Visit the Indianapolis Motor Speedway Museum to learn more about the history of this world-famous race.

COST: Members Double \$2,010 PP | Single \$2,340 PP Non-Members Double \$2,210 PP | Single \$2,540 PP

Price subject to change. Call for current prices.

LIMITED AVAILABILITY!

MAY 1 – 11 Imperial Cities

EASY 1 2 3 4 5 ENERGETIC

AUSTRIA, CZECH REPUBLIC, AND HUNGARY

Bask in the splendor, history, and romance of Europe's regal capital cities. Your journey starts in Prague, the noble capital of the Czech Republic. Your adventure continues in Vienna, where you'll delight in the Baroque marvels of the Schönbrunn Palace, the summer retreat of the Habsburg dynasty for more than 200 years. Listen to the lineage of Vienna's history and indulge in a performance featuring the works of Mozart and Strauss, two former Viennese residents. In Budapest, visit a 14th-century Hungarian castle where knights recreate the days of the past. Enjoy traditional entertainment, local cuisine, and a glimpse into this region's eminent past.

COST: Members Double \$5,230 PP | Single \$6,130 PP Non-Members Double \$5,430 PP | Single \$6,330 PP

Price subject to change. Call for current prices.



LIMITED AVAILABILITY!

SEPTEMBER 3 – 14Sensations of Lyon and Provence River Cruise



EASY 1 2 3 4 5 ENERGETIC

FRANCE

The South of France is unrivaled in its beauty, with the finest examples of French 15th-century architecture, Roman ruins, and sun-soaked vineyards at the foot of colossal mountain ranges. Spend three nights in Nice along the stunning French Riviera and enjoy a visit to Monte Carlo, the playground of the rich and famous. Then, sail the Rhône and Saône Rivers while exploring ports of call in Chalon-sur-Saône, Lyon, Tournon, Viviers, Avignon, and Arles, all the while experiencing the rich history and picturesque beauty of Southern France. Enjoy and relax on a lovely Emerald Waterways ship with first class service, delicious cuisine, onboard entertainment, and more!

COST: Starting at \$6,213 based on cabin preference. Call for pricing.

*Free roundtrip airfare from Chicago is offered if you book with a deposit by February 15, 2024.

OCTOBER 18 - 30Southern Italy and Sicily

EASY 1 2 3 4 5 ENERGETIC

ITALY

Journey through a crossroads of civilizations in Sicily and onto the spectacular coastlines of southern Italy. Uncover Sicily's capital, Palermo, and its Moorish and Norman influences. Explore Agrigento's ancient Valley of the Temples. Travel to the historic hilltop town of Taormina. Visit a local winery for a wine tasting and dinner. Venture to the ancient cave dwellings of Sassi di Matera. Explore the stunning Amalfi Coast and Sorrento. Walk in the footsteps of ancient Romans in the excavated Pompeii. Ciao!

COST: Members Double \$5,795 PP | Single \$6,395 PP Non-Members Double \$5,995 PP | Single \$6,595 PP

Price is guaranteed for bookings through April 12, 2024.



DECEMBER 8 – 11New York City Holiday

EASY 1 2 3 4 5 ENERGETIC

NEW YORK CITY, NY

Let's kick off the holidays in the city that never sleeps! We'll start with a city tour where we'll see Broadway, Times Square, the Empire State Building, Central Park, Grand Central Station, and more. You'll marvel at the festive holiday window displays along Fifth Avenue and the magnificent Rockefeller Center Christmas Tree. Enjoy a performance at Radio City Music Hall featuring the famous Rockettes, as well as experience a Broadway show. This adventure is sure to get you in the holiday spirit!

COST: Members Double \$3,500 PP | Single \$4,300 PP Non-Members Double \$3,700 PP | Single \$4,500 PP

Please contact me today to reserve your spot:

MARSHA GOLASZEWSKI

847-268-0959

mgolaszewski@wintrust.com

FEBRUARY 9 – 14 | 2025 Tropical Puerto Rico

EASY 1 2 3 4 5 ENERGETIC

PUERTO RICO

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, bird sanctuary, 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. Set sail on a relaxing cruise around San Juan Harbor. You won't want to miss this tropical adventure!

COST: Members Double \$4,490 PP | Single \$5,480 PP Non-Members Double \$4,690 PP | Single \$5,680 PP

MARCH 31 - APRIL 6 | 2025 Southern Charm

EASY 1 2 3 4 5 ENERGETIC

GEORGIA AND SOUTH CAROLINA

Embrace the leisurely pace and charming allure of America's southeast as you explore cobblestone streets, historic homes, and unspoiled coastline. Discover elegant Charleston and the history of Savannah with two-night stays in each city. Visit Charleston's City Market, one of the oldest public markets in America. Enjoy a trolley or walking tour of Savannah's sprawling Historic District. Spend two nights at the exclusive Jekyll Island Club, once described as "the richest, most exclusive club in the world." See sea turtle rehabilitation in action at Jekyll Island's Georgia Sea Turtle Center. Experience the unique charm and singular hospitality of America's "Low Country" in South Carolina and Georgia.

COST: Members Double \$4,575 PP | Single \$5,575 PP Non-Members Double \$4,775 PP | Single \$5,775 PP

Price is guaranteed for bookings through September 23, 2024.

MAY 15 – 24 | 2025 Sunny Portugal

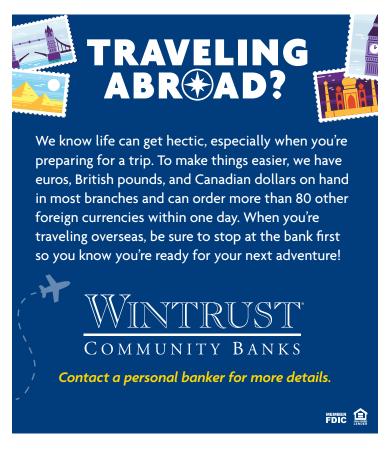
EASY 1 2 3 4 5 ENERGETIC

PORTUGAL

From the Portuguese capital, Lisbon to the sunny cliffs of the Algarve, venture along Portugal's stunning shoreline. In Évora, step inside a medieval city with Roman ruins. Enjoy a leisurely three-night stay in the Algarve region. Discover the charms of Portuguese Riviera. Explore the soft sandy beaches and classic fishing villages. Take advantage of a free day to soak in the Portuguese sunshine and savor local flavors. Visit the charming town of Silves with its Moorish inspired architecture and "red" castle. Encounter picturesque resort towns, winding cobblestone streets, oceanfront promenades, and quaint villages of perfection. Join us as we travel to sunny Portugal!

COST: Members Double \$5,160 PP | Single \$5,960 PP Non-Members Double \$5,360 PP | Single \$6,160 PP

Price is guaranteed for bookings through September 9, 2024.





A **WINTRUST** COMMUNITY BANK

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Northview Bank & Trust, Glenview Bank & Trust, and Buffalo Grove Bank & Trust are branches of Northbrook Bank & Trust Company, N.A. Northshore Community Bank & Trust is a branch of Wintrust Bank, N.A. **Platinum Adventures Club.** Membership is for those 50+ years of age.

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

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

ADDRESS FOR NORTHBROOK BANK & TRUST DEPARTURE SITES:

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 Depart Northfield Depart Wilmette

Lake Forest Bank & Trust Northview Bank & Trust The Church of Jesus Christ of Latter-day Saints

959 S. Waukegan Rd. 245 Waukegan Rd. 2727 Lake Ave.
Lake Forest, IL 60045 Northfield, IL 60093 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.

RESPONSIBILITY OF NORTHBROOK BANK & TRUST:

Platinum Adventures and Northbrook Bank & Trust are not the source or supplier of the travel services offered, but act solely as agent 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 Northbrook 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 cancelled for a covered reason.

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

Northbrook 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.