



SPRING

Platinum Adventures® Newsletter

SPRING 2025 | DAY TRIPS | EXTENDED TRIPS | SEMINARS | AND MORE!

MESSAGE FROM THE DIRECTOR

Let's spring forward to warmer days and good times with friends.

The buds of spring are arriving, and so is an exciting schedule of activities for the spring and summer! Now is a fantastic time of year to venture out and explore new places and learn new things. We have a variety of events planned for the next few months, including day trips, educational seminars, and extended travel opportunities. Let's fill your calendar with interesting and fun experiences!

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



Honoring Our Veterans

Wintrust Financial Center
9700 W. Higgins Rd. | Rosemont

MONDAY, MAY 19

LEISURELY

Join us in remembrance of the Memorial Day holiday for a moving presentation by Honor Flight, a nonprofit organization created solely to honor America's veterans for all their sacrifices. Honor Flight transports our heroes to Washington, D.C. to visit and reflect at the memorials dedicated to their service and to remember their friends. We will also enjoy a fun and heart-warming musical trip down memory lane as Sweet Reminder singers Nancy Baunet and Dia Madden entertain with their charming renditions of iconic tunes from the '40s, '50s, and '60s! Lunch is included.

TIME: 11:30 AM

COST: Members & Non-Members | FREE

Explore Wrigley Field

Wrigley Field
1060 W. Addison St. | Chicago

THURSDAY, MAY 29

ACTIVE

Join us for a behind-the-scenes look at the legendary home of the Chicago Cubs! You'll experience the beauty, charm, and historic features fans have come to know and love while visiting the dugout, clubhouse, press box, outfield ivy, field, and more. The tour is approximately 90 minutes of walking, standing, and climbing several flights of stairs. After the tour, we'll have time to shop at the team store and take pictures in Gallagher Way before lunch at the iconic Manny's Deli.

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

DEPART: 8:45 AM Lake Forest | 9:15 AM Northfield | 9:30 AM Wilmette



LIMITED AVAILABILITY!

"Tina" – The Tina Turner Musical

Cadillac Palace Theatre
151 W. Randolph St. | Chicago

WEDNESDAY, JUNE 4

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: 8:45 AM Lake Forest | 9:15 AM Northview |
9:30 AM Wilmette



Are You Aging into Medicare?

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

TUESDAY, JUNE 17

LEISURELY

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

TIME: 10 AM

COST: Members & Non-Members | FREE



Chicago Cubs vs. Pittsburgh Pirates

Wrigley Field
1060 W. Addison St. | Chicago

FRIDAY, JUNE 13

MODERATE

We're taking you out to the ballgame! Join us in cheering on our Chicago Cubs as they face the Pittsburgh Pirates at Wrigley Field. It's always a fun day at the ballpark, experiencing the sights and sounds of baseball. Lunch will be on your own at one of Wrigley Field's food vendors or restaurants. The game starts at 1:20 p.m., and the price includes the game ticket and deluxe motorcoach transportation. Let's go, Cubs!

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

DEPART: 9:45 AM Lake Forest | 10:15 AM Wilmette |
10:45 AM Norridge



PLATINUM ADVENTURES CLUB DAYS

THURSDAY
JUNE 5
12:00 PM

WEDNESDAY
JULY 2
6:30 PM

THURSDAY
AUG 7
12:00 PM

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ChatGPT Basics: A Beginner's Guide to Revolutionary AI

Northview Bank & Trust
245 Waukegan Rd. | Northfield

FRIDAY, JUNE 20

LEISURELY

ChatGPT has become a household name and an inescapable topic of conversation. While many people have heard about it, 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. 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: 1:30 PM

COST: Members & Non-Members | FREE



Odyssey Chicago River Cruise

Odyssey Cruise River North
450 N. Cityfront Plaza Dr. | Chicago

WEDNESDAY, JUNE 25

MODERATE

Start your summer on a high note and join us for a unique lunch cruise on the Odyssey Chicago River. You will board a state-of-the-art, glass-enclosed vessel and enjoy upscale dining, attentive service, and live DJ entertainment. While onboard, relax and take in the sights from the outdoor decks, admiring Chicago's iconic architecture up close.

COST: Members \$140 | Non-Members \$160

DEPART: 9 AM Lake Forest | 9:30 AM Wilmette | 10 AM Norridge



Tea, Talk & Travel

Northview Bank & Trust
1852 Willow Rd. | Northfield

FRIDAY, JUNE 27

LEISURELY

It's teatime! 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

Home & Auto Insurance Check-up

Northbrook Bank & Trust
1100 Waukegan Rd. | Northbrook

WEDNESDAY, JULY 23

LEISURELY

Let's discuss how to get the best price for the coverage you need, as insurance is not one size fits all. Michelle Melton from R. Pucin & Associates works with individuals like you to do what is best for them. Auto and home insurance can be confusing, and she wants everyone to understand how it works.

TIME: 10:30 AM

COST: Members & Non-Members | FREE

Trust & Estate Planning

Buffalo Grove Bank & Trust
200 N. Buffalo Grove | Buffalo Grove

SATURDAY, JULY 26

LEISURELY

Join us for an essential workshop on estate planning, where you will learn the importance of crafting a well-thought-out plan to secure your legacy. A Wintrust expert and a local attorney will help you gain peace of mind and ensure your loved ones are taken care of by making informed decisions.

TIME: 10 AM

COST: Members & Non-Members | FREE

UPDATE YOUR PLATINUM ADVENTURES[®] MEMBERSHIP

Retroactive to January 1, 2024, all event attendees must have a new Platinum Adventures membership form on file. Keep your membership current — if you haven't filled out a membership form since January 2024, stop by your local branch and complete one today!

Platinum Adventures membership is free, and member benefits include member pricing for events and a mailing of the quarterly newsletter.

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

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.



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WEALTH MANAGEMENT

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Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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Let the Good Times Roll!

Bowlero Bowling
824 E. Rand Rd. | Mount Prospect

THURSDAY, JULY 31

MODERATE

Roll on over; there's no time to spare — we're going bowling, and we just want you there! Enjoy an afternoon of fun with your Platinum Adventures friends. Invite your grandkids or other special children in your life to go bowling with you. We'll have a ball! Lane and shoe rental, pizza, and soda are included.

TIME: 5 TO 7 PM

COST: Members \$30 | Non-Members \$35

Transportation is not provided.

Lucille Ball

Lone Tree Manor Banquet Hall
7730 N. Milwaukee | Niles

FRIDAY, AUGUST 1

MODERATE

In the 1950s, comedienne Lucille Ball captured the hearts of television audiences nationwide. Her wacky hijinks and fearless enthusiasm kept thousands laughing. Her onscreen and offscreen husband, Desi Arnaz, launched their television studio and pioneered new technologies. But what does it mean when an onscreen legend clashes with her offscreen reality? In this historical portrayal, historian and actress Leslie Goddard, Ph.D.,* brings Lucy to life, paying tribute to both the true comic legend and the real woman. We'll enjoy a delicious family-style lunch before the presentation.

TIME: 11:30 AM

COST: Members \$65 | Non-Members \$85

**Leslie Goddard, Ph.D., is not an affiliate of Wintrust.*



Senior Safety

Northview Bank & Trust
245 Waukegan Rd. | Northfield

TUESDAY, AUGUST 12

LEISURELY

Learn how to protect yourself from today's most prevalent scams circulating in our communities. Northbrook Police Department Officers Amanda Jaegers and Rich Rash will discuss ways to help prevent identity theft and what to do if you fall victim to a scam. Light refreshments will be served.

TIME: 10:30 AM

COST: Members & Non-Members | FREE

Teatro ZinZanni

Cambria Hotel Chicago Loop
32 W. Randolph St. | Chicago

THURSDAY, AUGUST 21

MODERATE

You don't want to miss this unique performance! Teatro ZinZanni is the legendary theatrical cirque experience that combines unforgettable performances, sumptuous cuisine, and premium entertainment for a day of surprises and delights. Call a friend and join us for this amazing show and lunch before it's too late.

COST: Members \$175 | Non-Members \$195

DEPART: 9 AM Lake Forest | 9:30 AM Northfield



Extended Trips Preview

Wintrust Financial Center
9700 W. Higgins Rd. | Rosemont

TUESDAY, AUGUST 19

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 Australia and New Zealand; Branson, Missouri; a Greek Islands cruise; America's Canyonlands; a summertime Mystery Trip; Alaska; Paris and a Seine River cruise; the colors of New England; Nashville Holiday; 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.



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Adventures in Racine

Racine, WI

TUESDAY, AUGUST 26

MODERATE

Enjoy a fun-filled day in Racine! First, we'll tour two buildings designed by Frank Lloyd Wright: the SC Johnson Administrative Building and Fortaleza Hall. Next, we'll enjoy lunch at Reefpoint Brew House, then a view of the tallest and oldest working lighthouse on Lake Michigan, Wind Point Lighthouse. And you can't go to Racine without stopping at a Danish bakery for Kringle. Please select your entrée choice with your reservation: beer battered cod, California grilled chicken, Reefpoint cheeseburger, or Caesar salad.

COST: Members \$105 | Non-Members \$125

DEPART: 8:15 AM Wilmette | 8:30 AM Northfield |
8:30 AM Buffalo Grove | 9 AM Lake Forest

Milwaukee: "The Brew City"

Milwaukee, WI

TUESDAY, SEPTEMBER 30

MODERATE

Enjoy a beautiful fall day in Milwaukee, WI. Our first stop is at the Pabst Brewing Co. for an educational beer history tour filled with Gemütlichkeit (German for friendliness and good cheer!). Next, we'll feast on traditional German food with apple strudel for dessert at Mader's Restaurant. Visit a tropical rainforest with a waterfall, the desert with an oasis, and a brightly colored floral garden at Mitchell Park Domes.

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

DEPART: 7:30 AM Wilmette | 7:45 AM Northfield |
8:15 AM Lake Forest



Extended Trip Preview

Northview Bank & Trust
1852 Willow Rd. | Northfield

FRIDAY, OCTOBER 10

LEISURELY

Are you ready to explore the world or somewhere closer to home? Join us to discover the travel opportunities the Platinum Adventures Club offers. We'll hear presentations on Australia and New Zealand, Branson, Missouri, America's Canyonlands, Alaska, a River cruise on the Seine, fall in New England, a Nashville holiday, and more. You will be ready to pack your bags and travel. Invite a friend to join you. Don't delay, as these trips are filling up fast!

TIME: 1 PM

COST: Members & Non-Members | FREE

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

Olivia Newton-John Tribute Show

Des Plaines Theatre
1476 Miner St. | Des Plaines

TUESDAY, OCTOBER 28

MODERATE

From her early hits to her rise to super-stardom in the hit movie musical "Grease" and beyond, Olivia Newton-John is one of the best-selling, most-loved music artists of all time. Join us at the historic Des Plaines Theatre as Olivia Newton-John sound-alike Nancy Baumet from Sweet Reminder brings you this entertaining tribute to Australia's Sweetheart! Along with spot-on "Olivia-sounding" vocals, costume changes, interesting Olivia trivia, and a bit of audience participation, this special performance also features a live band playing hits like "I Honestly Love You," "You're The One That I Want," "Magic," "Xanadu," "Physical," and more. Come experience why we all loved and remain so hopelessly devoted to Olivia!

TIME: 2 PM

COST: Members \$38 | Non-Members \$48

Transportation is not provided.



SECOND DATE ADDED!

Shades of Ireland

IRELAND

SEPTEMBER 11 – 20

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 subject to change. Call for current prices.

Essence of Panama

PANAMA

OCTOBER 9 – 16

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



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 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

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 a 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.

Branson Blast

MISSOURI

APRIL 20 – 24 | 2026

ACTIVE

Have a blast in Branson on this fun-filled adventure. Our trip includes four live shows, including “David” at the Sight and Sound Theatre, “Million Dollar Quartet,” “SIX®,” and “Grand Jubilee” at the Grand Country Resort. We’ll tour Dogwood Canyon Nature Park and visit the amazing Titanic Museum. You’ll also have time to shop and explore this fun part of the Midwest. If you’ve never been to Branson, now’s the time. Or, if you have, come back and see what’s new!

COST PER PERSON:

MEMBERS: Double \$2,850 | Single \$3,650

NON-MEMBERS: Double \$3,150 | Single \$3,950



**TRAVELING
ABROAD?**

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!

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COMMUNITY BANKS

Contact a personal banker for more details.

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LIMITED AVAILABILITY!

Greek Islands Cruise

ITALY AND GREECE

APRIL 27 – MAY 8 | 2026

CHALLENGING

Join us on an island-hopping adventure through Italy and Greece as we embark on a seven-night cruise aboard Oceania’s brand-new ship, Allura! You’ll visit ports of call in Positano, Italy; Catania, Sicily; and Corfu, Katakolon, Santorini, and Mykonos, Greece. While on board, enjoy first-class service, delicious cuisine, entertainment, and more as you travel to the islands. You’ll also step into history on city tours of Rome, the Vatican City, and Athens. Relax as you soak up the sun and sights across the sea!

COST PER PERSON:

Starting at \$9,200 based on cabin preference. Call for pricing.



America's Canyonlands

NEVADA, UTAH, AND ARIZONA

JUNE 2 – 9 | 2026

ACTIVE

Join us for a memorable trip through the magnificent Canyonlands of the West. On our adventure, we'll visit three national parks, a state park, and an engineering marvel! Our journey will take us through beautiful valleys and canyons made of sandstone and shaped over the years by various forces of nature. We'll see the Navajo Sandstone in Zion National Park, the hoodoos in Bryce Canyon National Park, the mighty Colorado River carved through the Grand Canyon, and the remarkable Hoover Dam.

COST PER PERSON:

MEMBERS: Double \$4,550 | Single \$5,450

NON-MEMBERS: Double \$4,850 | Single \$5,750

Alaska Discovery Land & Cruise

ALASKA

AUGUST 19 – 30 | 2026

ACTIVE

Join us as we travel north to Alaska! You'll begin by traveling deep into Denali National Park and Preserve for an opportunity to see the region's wildlife. Ride in luxury from Denali to Talkeetna, viewing incredible landscapes from glass-ceiling railcars and an open air observation platform. Relax for seven nights and enjoy the epic Alaskan scenery from aboard one of Holland America Cruise Lines' lovely ships. We'll cruise through the Inside Passage and Glacier Bay, taking in rugged natural wonders. Along the way, we'll visit Juneau, Ketchikan, Skagway, and more. Don't miss out on this Alaskan adventure!

COST PER PERSON:

Starting at \$7,660 based on cabin preference. Call for pricing.

Price is guaranteed for bookings through October 12, 2025.



Splendor of the Seine River Cruise

FRANCE

SEPTEMBER 22 – OCTOBER 2 | 2026

CHALLENGING

Spend two nights in Paris, the "City of Light," before embarking on a luxurious Scenic ship to cruise along one of Europe's most enchanting rivers through storybook landscapes of vineyards, historic abbeys, Norman castles, tranquil orchards, and medieval towns. Experience shore excursions in some of France's most beautiful cities, including Rouen, Honfleur, and Vernon, and pay tribute to our war heroes at the Normandy-American Cemetery. Each port brings you to spectacular and alluring surroundings. Enjoy and relax on the lovely Scenic Gem river cruise ship with first-class service, a variety of international cuisine, onboard entertainment, and more!

COST PER PERSON:

Starting at \$7,684 based on cabin preference. Call for pricing.

**Free roundtrip airfare from Chicago is offered if you book with a deposit by August 31, 2025.*

Nashville Holiday

TENNESSEE

DECEMBER 1 – 5 | 2026

ACTIVE

Celebrate the holiday season in the capital of country music! Your toes will be tapping as we tour Music City, visit the Country Music Hall of Fame, and enjoy a performance at the Grand Ole Opry. We'll get into the holiday spirit during a luncheon cruise and entertainment on General Jackson's Showboat. We'll tour Belle Meade, an 1853 Greek Revival Mansion, and enjoy a wine tasting from its private winery. We'll visit the Opryland Hotel to marvel at their holiday display featuring more than three million twinkling lights and festive décor.

COST PER PERSON:

MEMBERS: Double \$3,395 | Single \$4,155

NON-MEMBERS: Double \$3,695 | Single \$4,455



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

Buffalo Grove Bank & Trust and Northview Bank & Trust is a branch of Northbrook Bank & Trust Company, N.A.

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

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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GENERAL INFORMATION

ADDRESS FOR NORTHBROOK 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 Buffalo Grove

Chase Shopping Plaza
Northeast Corner of
Arlington Heights Rd.
& Lake Cook Rd.
Buffalo Grove, IL 60089

Depart Lake Forest

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

Depart Norridge

Longhorn Steakhouse
7070 W. Forest
Preserve Dr.
Norridge, IL 60706

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, Northbrook Bank & Trust, 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 Northbrook Bank & Trust

Platinum Adventures and Northbrook 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 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 cancel 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.