



FALL

Platinum Adventures® Newsletter

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

MESSAGE FROM THE DIRECTOR

Crisp, cool days remind us that fall is in the air!

It's the perfect time of year to enjoy what's left of autumn and get into the holiday spirit. Join us on day trips, educational seminars, and extended travel opportunities, where we'll learn new things, take interesting tours, travel to exciting places, and enjoy delicious meals together. We look forward to embarking on adventures — near or far — and making memories with all our Platinum Adventures friends.

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 (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



Kenny & Dolly

Starved Rock Lodge
1 Lodge Lane | Oglesby

TUESDAY, DECEMBER 2

MODERATE

Everyone loved the real Kenny Rogers and Dolly Parton duo. Come and enjoy a performance by Dave Karl and Wendy Engler for all the top songs, mannerisms, and humor of the real Kenny and Dolly. This tribute has it all: the best of Kenny, Dolly, and, of course, many of their famous duets. There will be the perfect mix of Christmas music sprinkled in this show. A buffet lunch is included prior to the performance.

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

DEPART: 8:30 AM Lake Forest | 9 AM Wilmette | 9:30 AM Norridge

Year-End Tax Planning

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

THURSDAY, DECEMBER 11

LEISURELY

It's never too early to plan and make the most of filing your taxes. Virginia Gibbs, senior tax consultant and owner of Tax Lady 1040, will educate us on ways to be proactive and what we should consider before the year's end. Light refreshments will be provided.

TIME: 1 PM

COST: Members & Non-Members | FREE



Santa Suite at Swissôtel

Swissôtel Chicago
323 E. Upper Wacker Dr. | Chicago

SATURDAY, DECEMBER 13

MODERATE

Join us for a whimsical experience in the Santa Suite at the Swissôtel Chicago. This holiday season, create memories with family and friends 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.

"Annie"

North Shore Center for the Performing Arts
9501 Skokie Blvd. | Skokie

MONDAY, DECEMBER 22

MODERATE

"Annie," the beloved story of a spunky, red-headed orphan who lands a holiday stay with Oliver "Daddy" Warbucks, a billionaire trying to do good, has delighted and inspired audiences around the world for more than 100 years. We will enjoy lunch at Maggiano's Old Orchard in Skokie prior to the performance.

TIME: 11:30 AM

COST: Members \$100 | Non-Members \$120

Transportation is not provided.

What Every Adult Needs: A Personalized Advance Directive

Northview Bank & Trust
245 Waukegan Rd. | Northfield

TUESDAY, JANUARY 20 | 2026

LEISURELY

An advance directive can identify the best person to make decisions about your medical care when you can no longer make them. It can also identify the key values and beliefs you want to guide those decisions. Sadly, most advance directives aren't personalized in this way. Join us for a presentation by John Kilner, CEO of Bioethics Info, LLC, to learn how to use a free online tool to create a legally valid advance directive tailored to your priorities.

TIME: 10:30 AM

COST: Members & Non-Members | FREE

ARE YOU HEADING TO FLORIDA THIS WINTER?

OUR BONITA SPRINGS, CAPE CORAL, 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 three locations — one in Bonita Springs, one in Cape Coral, and one 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!

WINTRUST®
BANKING CENTER

3401 Tamiami Trail North | Naples, FL
26851 S. Tamiami Trail | Bonita Springs, FL
915 Cape Coral Parkway E. | Cape Coral, FL
239-687-5200 | wintrustflorida.com

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





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FIELD TRIPS to cool places



Meet new **FRIENDS** and have fun



TREAT DOLLARS to local businesses

OPENING A JUNIOR SAVERS STATEMENT SAVINGS' 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.



WINTRUST
COMMUNITY BANKS

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. We may change the interest rate on your account at any time.



Fat Tuesday with Platinum Adventures

Northbrook Bank & Trust
1100 Waukegan Rd. | Northbrook

TUESDAY, FEBRUARY 17 | 2026

LEISURELY

It's Fat Tuesday! 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 paczki, so don't hesitate to make your reservation today!

TIME: 1 PM

COST: Members & Non-Members | FREE

Extended Trips Preview

Wintrust Financial Center
9700 W. Higgins Rd. | Rosemont

THURSDAY, FEBRUARY 19 | 2026

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 Branson, Missouri; America's Canyonlands; a summertime Mystery Trip; the colors of New England; Nashville Holiday; Hawaii; Portugal and the Douro River cruise; 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.



Introduction to Estate Planning

Northview Bank & Trust
245 Waukegan Rd. | Northfield

TUESDAY, FEBRUARY 24 | 2026

LEISURELY

Preparing an estate plan is a personal and complex process that can be overwhelming. Jennifer Czerwinski from Wintrust Private Trust Company, N.A., will discuss the basics of estate planning, including the options available, ensuring your estate is administered and distributed efficiently and impartially, and choosing trustees and executors. Light refreshments will be provided.

TIME: 10:30 AM

COST: Members & Non-Members | FREE

“On Your Feet!” The Story of Emilio & Gloria Estefan

Drury Lane Theatre
100 Drury Lane | Oakbrook Terrace

WEDNESDAY, FEBRUARY 25 | 2026

MODERATE

“On Your Feet!” follows the lives and music of Gloria and Emilio Estefan, the powerhouse husband-and-wife team that took pop music by storm. See how this legendary artist rose to international success through determination and creativity in this high-energy, non-stop show. You will be dancing in the aisles to crowd favorites such as “Rhythm is Gonna Get You,” “1-2-3,” and “Conga.” We will enjoy lunch before the performance. Please select your entrée choice with your reservation: grilled chicken breast or three 2-oz. petite filets.

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

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

The Opioid Crisis and Older Adults

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

MONDAY, MARCH 9 | 2026

LEISURELY

In this program, you will learn about the national response to the opioid crisis and common opioids used by older adults. We'll also discuss the characteristics of opioid use in older adults, pain management in older adults, and the type of pain older adults typically experience. A representative from Elderwerks will review the benefits and risks of opioids used to treat older adults, and those age-related changes that impact the use of opioids in older adults. Light refreshments will be provided.

TIME: 10:30 AM

COST: Members & Non-Members | FREE

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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.



WINTRUST
WEALTH MANAGEMENT

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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"Hamilton"

CIBC Theatre

18 W. Monroe St. | Chicago

WEDNESDAY, MARCH 11 | 2026

MODERATE

"Hamilton" is the story of America then, told by America now. Featuring a score that blends hip-hop, jazz, R&B, and Broadway, "Hamilton" has taken the story of American founding father Alexander Hamilton and created a revolutionary moment in theater — a musical that has had a profound impact on culture, politics, and education. We will enjoy a family-style lunch at Wildfire before the performance.

COST: Members \$240 | Non-Members \$260

DEPART: 9:15 AM Lake Forest

9:45 AM Wilmette | 10:15 AM Norridge

ChatGPT Basics: A Beginner's Guide to AI

Highland Park Bank & Trust

1949 St. Johns Ave. | Highland Park

TUESDAY, MARCH 24 | 2026

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: 5:30 PM

COST: Members & Non-Members | FREE



Extended Trips Preview

Northview Bank & Trust
245 Waukegan Rd. | Northfield

WEDNESDAY, MARCH 25 | 2026

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 America's Canyonlands, a summertime Mystery Trip, the colors of New England, Nashville Holiday, Hawaii, Portugal and a Douro River Cruise, 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

The Making of "I Love Lucy"

Lone Tree Manor Banquet Hall
7730 N. Milwaukee Ave. | Niles

FRIDAY, APRIL 17 | 2026

MODERATE

Journey back to the golden age of television to learn how this classic was created. Discover how it grew out of Lucy's radio program, "My Favorite Husband." Explore production techniques pioneered by Desi Arnaz, including the three-camera concept. Presenter Todd Hunt* will delve into the life stories of Lucy, Desi, and cast members Vivian Vance and William Frawley. These episodes all have fascinating back stories. We'll enjoy an authentic Polish lunch before the presentation.

TIME: 11:30 AM

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

*Todd Hunt is not an affiliate of Wintrust.



Dueling Pianos

Chicago Yacht Club
400 E. Monroe St. | Chicago

TUESDAY, APRIL 14 | 2026

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. Don't forget to bring your song requests!

COST: Members \$130 | Non-Members \$150

DEPART: 9:15 AM Lake Forest

9:45 AM Northfield | 10:15 AM Norridge



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MORTGAGE



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Anderson Japanese Gardens

Anderson Japanese Gardens
318 Spring Creek Rd. | Rockford

THURSDAY, MAY 14 | 2026

ACTIVE

Join us for a tour of the lovely Japanese gardens. Their beautiful outdoor setting inspires the mind and energizes the soul. Enjoy the 12-acre landscape of streams, waterfalls, winding pathways, and koi ponds. We will also enjoy a guided tour of Frank Lloyd Wright's Laurent House and lunch in the gardens.

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

DEPART: 7:30 AM Lake Forest | 8 AM Wilmette

Rodgers & Hammerstein's "South Pacific"

Paramount Theatre
23 E. Galena Blvd. | Aurora

WEDNESDAY, MAY 27 | 2026

MODERATE

Set in a tropical paradise with warm sea breezes, breathless sunsets, and B-29 Bombers, "South Pacific" is an uplifting musical tale that follows World War II Armed Services personnel, Ensign Nellie Forbush and Lt. Joseph Cable, through spy missions, wartime drama, and romance. Balancing duties to their country with their island expectations, they each find themselves irresistibly falling in love on foreign soil. But will that love translate back in the States? Featuring some of Broadway's most memorable showtunes from Rodgers and Hammerstein, including: "Some Enchanted Evening," "I'm Gonna Wash That Man Right Outa My Hair," and of course "Bali Ha'i." We'll enjoy lunch before the performance.

COST: Members \$130 | Non-Members \$150

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

Murder Mystery Luncheon

Jacob Henry Mansion
20 S. Eastern Ave. | Joliet

THURSDAY, JUNE 11 | 2026

MODERATE

We are looking for some crime-solving enthusiasts to join us for a murder mystery luncheon, where we will be part of the unfolding drama as we collaborate to uncover "whodunnit!" With a mystery around every corner, we will be up for a challenge. Invite a friend and help us solve a crime! A plated lunch will be served while we take part in the show. After we solve the mystery together, we will enjoy a leisurely self-guided tour through the Jacob Henry Mansion.

COST: Members \$115 | Non-Members \$135

DEPART: 8:45 AM Lake Forest | 9:15 AM Wilmette | 9:45 AM Norridge



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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, “Clay Cooper’s Country Express,” “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

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



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

Summertime Mystery Trip

JULY 21 – 26 | 2026

ACTIVE

Get ready for a fun, creative time on our Summertime Mystery Trip, where every destination and event is a surprise! You'll visit interesting places with clues, entertainment, and festive activities wrapped up in good old-fashioned fun. Unique dining, hotels, fascinating attractions, and a professional tour director all make this motorcoach tour a great value. Wherever we go, it's sure to be an adventure you won't want to miss!

COST PER PERSON:

MEMBERS: Double \$2,320 | Single \$3,120

NON-MEMBERS: Double \$2,620 | Single \$3,420



SECOND DEPARTURE ADDED!

Colors of New England

MAINE, MASSACHUSETTS, NEW HAMPSHIRE, AND VERMONT

OCTOBER 11 – 18 | 2026

ACTIVE

Be charmed by the colors of New England. Begin your journey from the heart of historic Boston. Explore Woodstock, Vermont, a quintessential New England village. Watch apples transform into cider before your eyes and learn about the maple sugaring industry of New England on a farm tour. Relax as you cruise along Lake Winnepesaukee and admire the splendid views. Dig in at a traditional New England lobster dinner. Travel up the winding Auto Road to see the stunning views from the summit of Mount Washington. Marvel at Maine's dramatic coast and discover the seaside communities of Portland and Kennebunkport. Join us for this adventure through New England!

COST PER PERSON:

MEMBERS: Double \$5,840 | Single \$7,340

NON-MEMBERS: Double \$6,140 | Single \$7,640

Price is guaranteed for bookings through April 4, 2026.



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, a 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



Hawaiian Adventure

HAWAII

FEBRUARY 18 – 28 | 2027

ACTIVE

Embrace the spirit of “Aloha” on a leisurely three-island tour of Hawaii featuring three-night stays each on O’ahu, the Big Island of Hawaii, and Maui. Remember Pearl Harbor with a visit to the USS Arizona Memorial. Take in the natural beauty of Hawai’i Volcanoes National Park on the Big Island. Admire the hula dance and enjoy dinner Hawaiian-style at a traditional Polynesian luau. Visit a coffee farm in Kona and learn about the coffee bean’s journey from tree to cup. Uncover the beauty, culture, and traditions of all three islands.

COST PER PERSON:

MEMBERS: Double \$7,475 | Single \$9,075

NON-MEMBERS: Double \$7,775 | Single \$9,375

Price is guaranteed for bookings through August 11, 2026.



FREE AIRFARE*

Portugal and The Douro River Cruise

PORTUGAL AND SPAIN

SEPTEMBER 8 – 18 | 2027

CHALLENGING

Start your adventure with two nights in Lisbon and then set sail through Portugal’s enchanting countryside. En route to Porto, visit the pilgrimage site of Fátima and the university town of Coimbra. Terraced vineyards rise from the riverbanks, historic landmarks pepper the distant horizons, and charming towns lie hidden in the rural hillsides. From Spain’s walled city of Salamanca to the charming baroque village of Lamego, discover a new perspective of Europe as you sail along the Douro. Enjoy and relax on the lovely Emerald Radiance river cruise ship with first-class service and a variety of international cuisine, onboard entertainment, and more!

COST PER PERSON:

Starting at \$7,435 based on cabin preference. Call for pricing.

**Free round-trip airfare from Chicago plus a savings of \$300 per person is offered if you book with a deposit by December 31, 2025.*

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!

WINTRUST

COMMUNITY BANKS

Contact a personal banker for more details.

Member FDIC



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

Northview Bank & Trust is a branch of Northbrook Bank & Trust Company, N.A. North Shore Community Bank & Trust Company is a branch of Wintrust Bank, N.A. Highland Park Bank & Trust is a branch of Lake Forest 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 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, 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.