



SUMMER

# Platinum Adventures® Newsletter

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

## MESSAGE FROM THE DIRECTOR

Summer is here, and so are new adventures!

We've cooked up a variety of activities for our Platinum Adventures friends. We hope plenty of sunshine brightens our day trips and local events. Join us for an educational seminar to soak up knowledge on financial topics and more. For those wanting to uncover new places, we're offering trips to various destinations across the country and the world. Open your calendar, call a friend, and let's explore!

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

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

I look forward to seeing you soon!

*Katrina Honeycutt*



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

**Katrina Honeycutt**  
**630-933-8631**  
**[kgrady@wintrust.com](mailto:kgrady@wintrust.com)**





## DAY TRIPS

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

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

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

### ENERGY LEVEL SCALE:

LEISURELY

MODERATE

ACTIVE

CHALLENGING

VIGOROUS



## 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; 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.*

## The Magic of "Oz"

Ruth Lake Country Club  
6200 S. Madison St. | Hinsdale

**WEDNESDAY, SEPTEMBER 10**

MODERATE

Follow the yellow brick road with Dorothy Gale and Toto into the magical world of Oz! Historical Presenter Michelle Gibbons\* will delight you with a theatrical portrayal of beloved actress Judy Garland. Learn about Garland's worldwide fame, childhood, struggles, stardom, and point of view. We'll enjoy lunch after the presentation.

**TIME:** 11 AM

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

*Transportation is not provided.*

*\*Michelle Gibbons is not an affiliate of Wintrust.*





## Shred Event

Elgin State Bank  
1001 S. Randall Rd. | Elgin

**SATURDAY, SEPTEMBER 13**

LEISURELY

Gather your personal, sensitive information, and we'll shred it for free! There is a limit of three paper bags or three small boxes per carload, please. No plastic bags.

**TIME:** 9 AM TO NOON

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

*1. Shred Event(s). No purchase necessary. Limit three boxes/bags per person. Wintrust Community Banks assumes no liability for shredded items.*

## Extended Trips Preview

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

**THURSDAY, SEPTEMBER 25**

LEISURELY

Are you looking for a travel experience, either near or far? We have just the tours for you! Come and hear about our newest trips, including Australia and New Zealand, Branson, America's Canyonlands, an Alaskan cruise, Paris and the Seine River cruise, fall in New England, and Nashville. You'll want to start packing your bags! Don't delay, as these trips are filling up fast.

**TIME:** 10 AM

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

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

## Coin Appraisal

Elgin State Bank  
50 Tyler Creek Plaza | Elgin

**WEDNESDAY, OCTOBER 8**

LEISURELY

Bring your old coins, proof sets, commemorative coins, paper money, and gold jewelry to discover their worth. Ron Beckstrom from Golden Rule Coins will be appraising your items. Reservations are not required; this is a first-come, first-served event.

**TIME:** 10 AM TO 3 PM

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



## Platinum Adventures Movie Meeting

Marcus Elgin Cinema  
111 S. Randall Rd. | Elgin

**THURSDAY, OCTOBER 9  
AND THURSDAY, DECEMBER 11**

MODERATE

Join us for the showing of a first-run movie currently playing in theaters. Feel free to invite a friend 50+ years of age! Call our movie hotline at 847-888-7976 for the movie selection.

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

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

*Transportation is not provided.*

## ARE YOU HEADING TO MICHIGAN THIS SUMMER?

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### Coin Stories

Wintrust Financial Center  
9700 W. Higgins Rd. | Rosemont

**TUESDAY, OCTOBER 21**

**LEISURELY**

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 quarter “two bits,” and many other fun facts related to our money. You may bring one coin or currency item to be evaluated by Ron after the presentation. Lunch is included.

**TIME:** 11:30 AM

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

### Psychology of Investing

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

**FRIDAY, OCTOBER 24**

**LEISURELY**

Regardless of how sophisticated or well-intentioned an investor you are, we are all susceptible to thoughts and emotions that can be detrimental to our investments. Join us for an informative discussion on what behaviors to watch out for, their impact on your wealth, and how to minimize the effects of emotions on your investments. Light refreshments will be provided.

**TIME:** 11 AM

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





## 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.*



## Charcuterie & Wine

Cook, Cork & Fork  
34 W. Palatine Rd. | Palatine

**FRIDAY, NOVEMBER 7**

**MODERATE**

Whether you’re a charcuterie novice or a seasoned pro, this hands-on class offers something for everyone. Create, taste, and learn in a fun environment that celebrates the joy of good food and great wine. Grab an apron and a friend, and let’s get creative together!

**TIME:** 1 PM

**COST:** Members \$75 | Non-Members \$85

*Transportation is not provided.*

## Are You Aging into Medicare?

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

**FRIDAY, NOVEMBER 14**

**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:** 2 PM

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



## Teatro ZinZanni

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

**THURSDAY, NOVEMBER 20**

**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 Crystal Lake | 9:40 AM Elgin

## 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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### "It's A Wonderful Life"

Fireside Theatre

1131 Janesville Ave. | Fort Atkinson, WI

**WEDNESDAY, DECEMBER 3**

**MODERATE**

The story of George Bailey and his wonderful life in Bedford Falls has brought hope and inspiration to every heart with its celebration of the goodness in all of us. Written by Tony Award-winning lyricist Sheldon Harnick, one of the creators of "Fiddler On The Roof," "It's A Wonderful Life" captures all the magic of the film as it shines with the spirit of Christmas. Please select your lunch choice with your reservation: Monterey chicken, grilled Atlantic salmon, sliced roast beef tenderloin, or vegetarian skewers with tofu.

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

**DEPART:** 9 AM Elgin

### Sanfilippo Holiday Concert

Sanfilippo Estate – Place de la Musique  
Barrington

**THURSDAY, DECEMBER 4**

**MODERATE**

Join us for a special holiday event at the Sanfilippo Estate. Our visit begins with an elegant lunch in the beautiful Carousel Pavilion, featuring a 1890 Eden Palais Carousel, antique music machines, steam engines, a 1890s Pullman passenger car, and more. Next, we'll enjoy a live 90-minute organ concert inside the residence. A self-guided tour of the home and more music machines follows the performance. You'll also see the Paris Fragrance Passage, General Store Gallery, and Art Deco Gallery. This musical adventure is sure to get you in the holiday spirit! We'll make a quick stop at the Fisher Nut Store along the way.

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

**DEPART:** 9:50 AM Crystal Lake | 10:30 AM Elgin





## 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.*



**NEW TIME**

## Holiday Lights Trolley Tour

Naperville Bank & Trust  
555 Fort Hill Dr. | Naperville

**FRIDAY, DECEMBER 19**

**MODERATE**

Beautiful decorations are all around, and holiday cheer is in the atmosphere! We'll take a guided tour of spectacular Christmas lights throughout Naperville, featuring luminous displays and loads of holiday season fun aboard the Naperville Holiday Trolley. This will be an evening you will not forget! We will meet at the Fort Hill branch at 7:30 p.m. for hot chocolate and cookies before we depart.

**TIME:** 7:30 PM

**COST:** Members \$25 | Non-Members \$35

## America's Golden Girl: The Life of Betty White

Arrowhead Golf Club  
26W151 Butterfield Rd. | Wheaton

**TUESDAY, FEBRUARY 10 | 2026**

**MODERATE**

Step into the vibrant world of Betty Marion White Ludden, brought to life by the captivating historical presenter Michelle Gibbons.\* Transporting you through time, Gibbons shares the cherished tales of White's Illinois upbringing while delving into the extraordinary journey that led to her fame and numerous accomplishments, including being part of TV shows like "The Golden Girls," "The Carol Burnett Show," "Mama's Family," "Password," and many more. We'll enjoy lunch after the presentation.

**TIME:** 11 AM

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

*Transportation is not provided.*

*\*Michelle Gibbons is not an affiliate of Wintrust.*



## Better Mortgage Options. Better Service!

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MORTGAGE



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## Extended Trips Preview

Elgin State Bank  
1001 S. Randall Rd. | Elgin

**THURSDAY, MARCH 26 | 2026**

**LEISURELY**

Are you looking for a travel experience, either near or far? We have just the tours for you! Come and hear about our newest trips, including Branson, America's Canyonlands, an Alaskan cruise, Paris and the Seine River cruise, fall in New England, Nashville, and more. You'll want to start packing your bags! Don't delay, as these trips are filling up fast.

**TIME:** 11 AM

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

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

## Audrey Hepburn: From Hollywood Actress to Ambassador

Emmett's Brewing Company  
110 N. Brockway St. | Palatine

**FRIDAY, APRIL 10 | 2026**

**LEISURELY**

It is 1989, and Audrey Hepburn has just returned to her home in Switzerland for an interview about her work as a Goodwill Ambassador for UNICEF. As she entertains her guests over cocktails, she shares stories about her childhood during World War II, her remarkable success in Hollywood in films such as "Roman Holiday" and "Breakfast at Tiffany's," and her lifelong efforts to find real love and overcome her own deep-seated fears. This live portrayal is presented by historian Leslie Goddard.\* Please select your lunch choice with your reservation: grilled salmon, chicken Boursin pasta, or filet mignon.

**TIME:** 11 AM

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

*Transportation is not included.*

*\*Leslie Goddard is not an affiliate of Wintrust.*

## 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:** 10:15 AM Crystal Lake | 11:05 AM Elgin



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

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



## 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

*Price subject to change. Call for current prices.*

## 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 subject to change. Call for current prices.*



## 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

## 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



## 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

LIMITED AVAILABILITY!

## Summertime Mystery Trip

JULY 14 – 19 | 2026

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. Excellent 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



## 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.*



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

**Katrina Honeycutt | 630-933-8631 | kgrady@wintrust.com**



## 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 round-trip airfare from Chicago is offered if you book with a deposit by August 31, 2025.*

## Colors of New England

MAINE, MASSACHUSETTS, NEW HAMPSHIRE, AND VERMONT

**OCTOBER 12 – 19 | 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 12, 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



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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*Contact a personal banker for more details.*





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**Platinum Adventures Club.** Membership is for customers 50+ years of age.  
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Investment products such as stocks, bonds, & mutual funds are:

Not 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 ST. CHARLES BANK & TRUST DEPARTURE SITE(S):

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

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

### Reservation Policy For Day & Extended Trips

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

### Responsibility of St. Charles Bank & Trust

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

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

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