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!

Katrina Grady



FOR MORE INFORMATION ABOUT ANY OF THE EVENTS YOU SEE IN THIS NEWSLETTER OR TO RSVP, CONTACT ME:

KATRINA GRADY

630-933-8631 | kgrady@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.



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 29Medicare Made Easy!

EASY 1 2 3 4 5 ENERGETIC

Elgin State Bank

1001 S. RANDALL RD. | ELGIN

Janet Flores with HealthMarkets will present a program about Medicare Parts A and B and discuss Medicare Supplement Plans. Learn about eligibility, enrollment, and Medicare and Medicare Supplements benefits. This 90-minute program is designed for people turning 65, already 65 or over but leaving their employer plan, or people who would simply like to learn more about Medicare. Questions are welcome!

TIME: 10 AM

COST: Members & Non-Members | FREE

Please contact me today to reserve your spot:

KATRINA GRADY

630-933-8631 kgrady@wintrust.com



FRIDAY, MARCH 8 Extended Trips Preview

EASY 1 2 3 4 5 ENERGETIC

St. Charles Bank & Trust 2825 FOXFIELD RD. | ST. CHARLES

Join us for an informative presentation and learn more about our upcoming destinations, including a Kentucky Getaway featuring the Ark Encounter; Prague, Vienna, and Budapest; Lyon and Provence River Cruise; Southern Italy and Sicily; and a New York City Holiday. Start planning for adventures in 2025 to relax in Puerto Rico; delight in old-fashioned southern charm in Savannah and Charleston; soak up sunshine in Portugal; and more. These trips are filling up fast, so don't wait!

TIME: 10 AM

COST: Members & Non-Members | FREE

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

FRIDAY, MARCH 22 Board & Brush

EASY 1 2 3 4 5 ENERGETIC

Board and Brush Creative Studio 303 NORTH 4TH ST. | ST. CHARLES

Join us as we build trendy, farmhouse-classic, inspirational pieces of décor for your home, office, or cottage. An experienced instructor from Board & Brush will guide us with step-by-step instructions. We'll enjoy some delicious refreshments while honing our inner woodworking skills.

TIME: 10 AM TO NOON

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

Transportation is not provided.

THURSDAY, APRIL 4 The Essential Houdini

EASY 1 2 3 4 5 ENERGETIC

Moretti's Elgin 2300 BUSHWOOD DR. | ELGIN

Discover the true stories of Harry Houdini — the American self-liberator, Europe's eclipsing sensation, the world's handcuff king, exposer of fraud, original prison breaker, and master of the impossible. William Pack* goes beyond myth and brings to life the true story of this American icon. We'll enjoy a delightful lunch before the presentation.

TIME: 11 AM

COST: Members \$60 | Non-Members \$65

Transportation is not provided.

*William Pack is not an affiliate of Wintrust.



THURSDAY, APRIL 11 AND THURSDAY, JUNE 13 Platinum Adventures Movie Meetings

EASY 1 2 3 4 5 ENERGETIC

Marcus Elgin Cinema 111 S. RANDALL RD. | ELGIN

Join us for the showing of a first-run movie currently playing in theaters. Feel free to invite a friend! Call our movie hotline at 847-888-7976 for the movie selection and more meeting details.

TIME: Doors open 8:30 AM | Meeting begins 9 AM COST: Members \$3 | Non-Members \$5

Transportation is not provided.





NEW DATE!

TUESDAY, APRIL 16 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: Elgin

THURSDAY, APRIL 25 Healthy Living for Your Brain and Body

EASY 1 2 3 4 5 ENERGETIC

Rockford Community Bank 1825 N. PERRYVILLE RD. | ROCKFORD

We've known that the health of the brain and the body are connected for centuries. Now, science can provide insights into optimizing our physical and cognitive health as we age. Join us to learn about research in diet and nutrition, exercise, cognitive activity, and social engagement, and use hands-on tools to help you incorporate these recommendations into a plan for healthy aging. A representative from the Alzheimer's Association will lead this engaging presentation.

TIME: 10 AM

COST: Members & Non-Members | FREE





An account that grows with them



FREE events and giveaways



SPECIAL membership pricing on events



FIELD TRIPS to cool places



Meet new FRIENDS and have fun



TREAT DOLLARS to local businesses

OPENING A JUNIOR SAVERS SAVINGS¹ ACCOUNT IS EASY!

For customers under age 22. No minimum to open. \$200 daily minimum balance to avoid a \$5 monthly maintenance fee once the Junior Saver turns 22. Earn interest on every dollar in your Junior Savers account.





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





Please contact me today to reserve your spot:

KATRINA GRADY

630-933-8631 kgrady@wintrust.com

WEDNESDAY, MAY 8 "Mamma Mia!" EASY 1 2 3 4 5 ENERGETIC

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

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. A mother, a daughter, three possible dads, and a trip down the aisle you'll never forget! Set on a Greek island paradise where the sun always shines, a tale of love, friendship, and identity is beautifully told through the timeless hits of ABBA. We will enjoy a family-style brunch at Osteria Via Stato before the performance.

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

DEPART: Elgin



TUESDAY, MAY 14 Weather Financial Storms: Inflation. Markets, and the Unexpected

EASY 1 2 3 4 5 ENERGETIC

St. Charles Bank & Trust 2825 FOXFIELD RD. | ST. CHARLES

Join us to discuss how implementing and updating a financial plan can help your retirement strategy fight inflation. How have prior inflationary periods treated investors? We'll cover shortterm and long-term inflation risks, how to plan and prepare for higher costs in the future, and what you can do about it. Ralph Taylor and Alexander Tabb from The Chicago Trust Company will lead this informative session.

TIME: 10 AM

COST: Members & Non-Members | FREE





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

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





THURSDAY, MAY 16 "Beautiful: The Carole King Musical"

EASY 1 2 3 4 5 ENERGETIC

Fireside Theatre

1131 JANESVILLE AVE. | FORT ATKINSON, WI

Before being hitmaker Carole King, she was Carole Klein, a spunky, young songwriter from Brooklyn with a unique voice. She wrote for the biggest acts in music to her own life-changing, trailblazing success with Tapestry. "Beautiful: The Carole King Musical" takes you back to where it all began, featuring classics such as "One Fine Day," "You've Got a Friend," and "Natural Woman." We'll enjoy lunch before the performance.

COST: Members \$120 | Non-Members \$130

DEPART: Elgin

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.

COST: Members \$90 | Non-Members \$100

DEPART: Elgin



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TUESDAY, MAY 28 Five Wishes

EASY 1 2 3 4 5 ENERGETIC St. Charles Bank & Trust 2825 FOXFIELD RD. | ST. CHARLES

Learn about the different health care advance directives that are valid in Illinois. JourneyCare representative Rhonda L. Wehner, RMT, will walk you through the process of completing your own "Five Wishes," an advance directive document that covers personal, spiritual, medical, and legal wishes. This document will provide your family or caregiver direction on how you want your affairs handled.

TIME: 11 AM

COST: Members & Non-Members | FREE



FRIDAY, JUNE 7 "Nunsense" EASY 1 2 3 4 5 ENERGETIC

Fireside Theatre

1131 JANESVILLE AVE. | FORT ATKINSON, WI

The Little Sisters of Hoboken are in dire financial straits. It seems they must raise enough money to bury the last four of 52 dearly departed nuns who were accidentally poisoned by the convent cook, Sister Julia. It's an outrageous premise for a long-running hit show that's "sinfully" hilarious and habit-forming! We'll enjoy lunch before the performance.

COST: Members \$120 | Non-Members \$130

DEPART: Elgin

WEDNESDAY, JUNE 12 Mimosa & Canvas

EASY 1 2 3 4 5 ENERGETIC St. Charles Bank & Trust 2825 FOXFIELD RD. | ST. CHARLES

Join us for a sip-and-paint class led by a professional instructor from Pinot's Palette. We will sip some delicious mimosas while painting a beach-themed portrait, which you'll take home when you finish. No experience necessary! Aprons will be provided, and short-sleeved shirts are recommended. Invite a friend and learn how to paint your own masterpiece.

TIME: 10 AM

COST: Members \$20 | Non-Members \$25







Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank, NMLS #449042.







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!

WINTRUST BANKING CENTER

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 One Fall Can Change It All

EASY 1 2 3 4 5 ENERGETIC ELGIN STATE BANK

1001 S. RANDALL RD. | ELGIN

One fall or episode resulting in a hospital stay may cause you to decide to leave your home for good. Investigating options for possible downsizing or senior housing today can help make choices for tomorrow and maintain the independence you have cherished throughout life. A representative from Presto Real Estate Services will discuss ways to make your home safer and housing options for seniors.

TIME: 10 AM

COST: Members & Non-Members | FREE

FRIDAY, JULY 26 White Chocolate Grill Luncheon

EASY 1 2 3 4 5 ENERGETIC

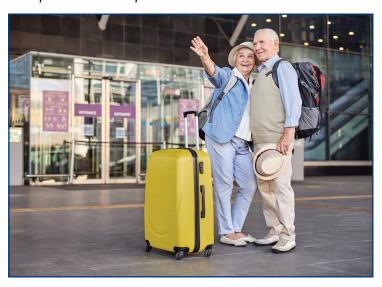
White Chocolate Grill
1803 FREEDOM DR. | NAPERVILLE

Eat, laugh, and get to know your fellow Platinum Adventures members. There isn't any set agenda. We'll gather to ask questions, share ideas of places we wish to visit, and learn more about what the club offers while sharing a meal.

TIME: 11 AM

COST: Members \$40 | Non-Members \$45

Transportation is not provided.



WEDNESDAY, AUGUST 14Platinum Adventures Open House

EASY 1 2 3 4 5 ENERGETIC

Rockford Community Bank
1825 N. PERRYVILLE RD. | ROCKFORD

Stop in for a coffee and chat with your Platinum Adventures Director, Katrina Grady. You'll have the opportunity to connect with her and learn about the benefits of Wintrust's travel and activity club, including our upcoming day trips, extended trips, and educational presentations. Joining the club is easy! If you are 50 or better and have an account at the bank, you are eligible to become a member. Invite a friend and see what amazing activities Platinum Adventures has to offer. Light refreshments will be served.

TIME: 11 AM TO 1 PM

COST: Members & Non-Members | FREE

Please contact me today to reserve your spot:

KATRINA GRADY

630-933-8631 kgrady@wintrust.com



FOR DETAILED
ITINERARIES ON
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CONTACT YOUR
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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 4 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

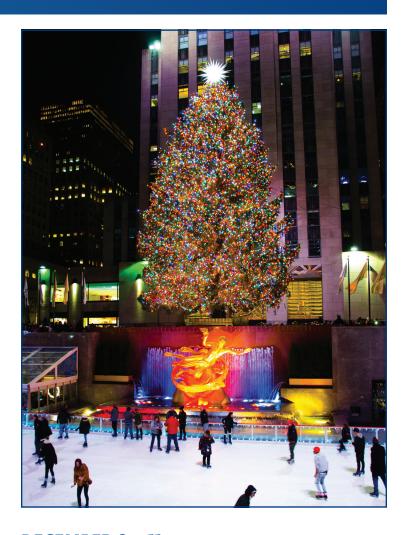
EASY 1 2 3 4 5 ENERGETIC

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:

KATRINA GRADY

630-933-8631 kgrady@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

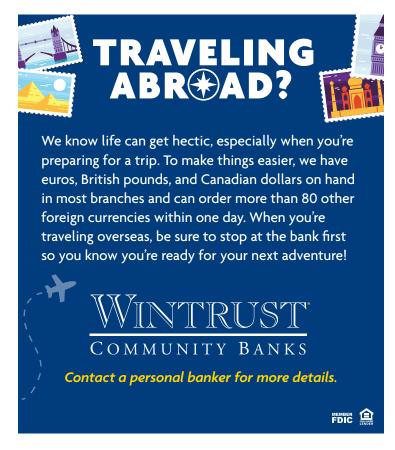
EASY 1 2 3 4 5 ENERGETIC

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.





AWINTRUST COMMUNITY BANK

411 W. Main St. | St. Charles, IL 60174 630-377-9500 | bankstcharles.com



Prsrt Std



Platinum Adventures Wintrust's Travel & Activity Club

Elgin State Bank and Rockford Community Bank are branches of St. Charles Bank & Trust Company, 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:

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GENERAL INFORMATION

ADDRESS FOR ST. CHARLES 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 Elgin Depart Rockford

Elgin State Bank Rockford Community Bank 1001 S. Randall Rd. 1825 N. Perryville Rd. Elgin, IL 60123 Rockford, IL 61107

RESERVATION POLICY FOR DAY & EXTENDED TRIPS:

Reservations may be made by phone to Katrina Grady 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 Grady, 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.

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 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 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 Grady 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 cancelled 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.