

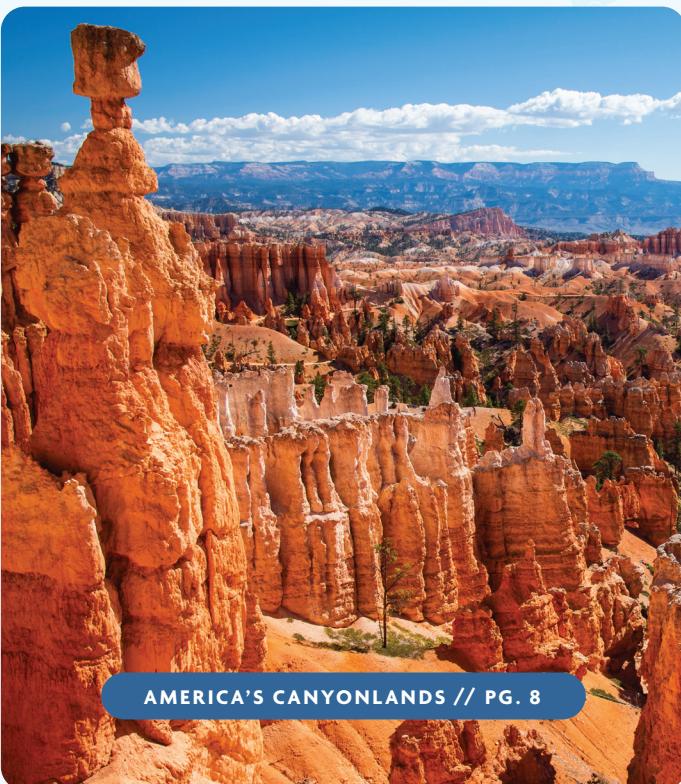


NEWSLETTER // WINTER 2026

ST. CHARLES BANK & TRUST COMPANY, N.A.

New year, new adventures! Let's count down 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!

DON'T MISS ALL OF THIS...AND MORE!



AMERICA'S CANYONLANDS // PG. 8



"BEEHIVE" – FIRESIDE // PG. 2



AUDREY HEPBURN: FROM HOLLYWOOD ACTRESS TO AMBASSADOR // PG. 4



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



RESERVATIONS ARE REQUIRED FOR ALL EVENTS

Katrina Honeycutt, 630-933-8631, 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.

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 Crystal Lake

Crystal Lake Bank & Trust
5100 Northwest Hwy.
Crystal Lake, IL 60014

Depart Elgin

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

ENERGY LEVEL SCALE

LEISURELY

MODERATE

ACTIVE

CHALLENGING

VIGOROUS



Extended Trips Preview

Wintrust Financial Center
9700 W. Higgins Rd. | Rosemont

Thursday, February 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 America's Canyonlands; South Bend, IN; a summertime Mystery Trip; Springfield, IL; Nashville Holiday; Costa Rica; Spain; Mackinac Island; Japan; Portugal and the Douro River cruise; and more. You'll want to start packing your bags! Lunch is included.

Time: 11:30 AM

Cost: Complimentary for Members & Non-Members

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

“Beehive”

Fireside Theatre
1131 Janesville Ave. | Fort Atkinson, WI

Friday, February 20

MODERATE

Everybody loves the '60s — the fashions, the movies, the moon landing, and, of course, the music! It was the greatest decade for popular music. “Beehive” celebrates the powerful female voices of the '60s. The show is a nostalgic journey through the decade, told from the perspective of six young women coming of age and accompanied by a live band. Join us for hits like “My Boyfriend’s Back,” “Be My Baby,” “Son of a Preacher Man,” and “Me and Bobby McGee.” Please select your entrée choice with your reservation: grilled pork ribeye, seared salmon, Mediterranean short rib, or vegetarian pasta primavera.

Time: 9 AM Elgin

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

Platinum Adventures Movie Meeting

AMC Rockford 16
8301 E. State St. | Rockford

Thursday, March 19

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. Reservations are required, and space is limited. Contact Katrina to make your reservation today!

Time: Doors Open 8:30 AM | Meeting Begins 9 AM

Cost: Members \$3 | Non-Members \$5

Transportation is not provided.



Extended Trips Preview

Elgin State Bank
1001 S. Randall Rd. | Elgin

Thursday, March 26

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 America's Canyonlands; South Bend, IN; Summertime Mystery Trip; Springfield, IL; Nashville Holiday; Costa Rica; Spain; Mackinac Island; Japan; Portugal and the Douro River; and more. You'll want to start packing your bags! Don't delay, as these trips are filling up fast.

Time: 11 AM

Cost: Complimentary for Members & Non-Members

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



Less is More

Wintrust Financial Center
9700 W. Higgins Rd. | Rosemont

Monday, April 6

LEISURELY

Is the thought of downsizing overwhelming you? Join us for a fun and informative presentation on reviewing and parting with household items. We'll discuss how to get rid of clutter, items to sell, and how to dispose of the rest. Shaunna Burhop and Tracy Bongiorno, Seniors Real Estate Specialists® with Baird & Warner, will share ways to evaluate items. Lunch is included.

Time: 11:30 AM

Cost: Complimentary for Members & Non-Members

WINTRUST®



Claim your two (2) free tickets to attend each of the following games:

SUNDAY, FEBRUARY 22

DePaul Women's Basketball vs. Xavier

SATURDAY, MARCH 7

DePaul Men's Basketball vs. Butler

VISIT: DePaulBlueDemons.com/promo

USE PROMO CODE: PLATINUM26

Plus: Purchase additional tickets at a discounted group rate

Banking products provided by
Wintrust Financial Corp. banks.





RESERVATIONS ARE REQUIRED FOR ALL EVENTS

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

Platinum Adventures Movie Meeting

Marcus Elgin Cinema
111 S. Randall Rd. | Elgin

Thursday, April 9

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.



Audrey Hepburn: From Hollywood Actress to Ambassador

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

Friday, April 10

MODERATE

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, as seen in films such as "Roman Holiday" and "Breakfast at Tiffany's," and her own deep-seated fears. This live portrayal is presented by historian Leslie Goddard.* Please select your entrée choice with your reservation: grilled salmon, chicken Boursin pasta, or filet mignon.

Time: 11 AM

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

Transportation is not provided.

*Leslie Goddard is not an affiliate of Wintrust.



Dueling Pianos

Chicago Yacht Club
400 Monroe St. | Chicago

Wednesday, April 15

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!

Depart: 8:50 AM Crystal Lake | 9:40 AM Elgin

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

Glass Working Workshop

Local Glass Studio
800 Roosevelt Rd., #D10 | Glen Ellyn

Wednesday, May 6

MODERATE

Join us as we create a whimsical sun catcher at this local studio and allow our creativity to take over. We'll learn about glassmaking and work on a spring creation worthy of hanging in your home! Light refreshments will be served.

Time: 11 AM

Cost: Members \$30 | Non-Members \$40

Transportation is not provided.

Rodgers & Hammerstein's "South Pacific"

Paramount Theatre
23 E. Galena Blvd. | Aurora

Wednesday, May 27

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.

Depart: 10:15 AM Crystal Lake | 11:05 AM Elgin

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



Platinum Adventures Club Cookout

Elgin State Bank
1001 S. Randall Rd. | Elgin

Thursday, May 28

LEISURELY

It's back! Elgin State Bank will once again host the "Platinum Adventures Club Cookout!" We will serve hot dogs, chips, and refreshments. Membership is not required to attend; please feel free to invite a friend.

Time: 11:30 AM TO 1:30 PM

Cost: Complimentary for Members & Non-Members

Estate Planning

Rockford Community Bank
1825 N. Perryville Rd. | Rockford

Wednesday, June 17

MODERATE

Join us for an informative session on estate planning led by an expert from Wintrust Private Trust Company, N.A. Individuals spend significant time and resources drafting a trust agreement, yet items are often overlooked or left incomplete when organizing their affairs. We'll hear about common estate planning errors and how to avoid them when executing a trust agreement.

Time: 11 AM

Cost: Complimentary for Members & Non-Members



IRA Seminar

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

Tuesday, July 7

LEISURELY

Whether you're already retired or just starting to think about it, find the answers to some of the most important Individual Retirement Account (IRA) questions. St. Charles Bank & Trust Branch Manager Alex Stojanovic will guide you through the most popular retirement savings vehicles, including traditional and Roth IRAs.

Time: 11 AM

Cost: Complimentary for Members & Non-Members



RESERVATIONS ARE REQUIRED FOR ALL EVENTS

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

“Wizard of Oz”

Metropolis Performing Arts Centre
111 W. Campbell St. | Arlington Heights

Thursday, July 30

MODERATE

We're off to see the Wizard! Click your heels three times and join the Cowardly Lion, Scarecrow, Tin Man, Dorothy, and Toto, as they follow the yellow brick road in search of their heart's desires. This adaptation contains all the Oscar-winning songs from the movie, including "Somewhere Over the Rainbow" and "We're Off to See the Wizard." We'll enjoy a delicious family-style lunch at Francesca's before the performance.

Depart: 11:15 AM Elgin

Cost: Members \$135 | Kids 12 and under \$105
Non-Members \$155 | Kids 12 and under \$125



Willis Tower Skydeck Tour

Skydeck Chicago
233 S. Wacker Dr. | Chicago

Tuesday, August 11

MODERATE

Join us for an unrivaled view over Chicago on a trip up the Willis Tower. Once known as the Sears Tower, this famous building is home to the Skydeck on the 103rd floor and The Ledge, a series of four glass-paneled boxes extended out from the building's facade, offering visitors a view straight down to the street. Learn about Chicago's rich history and culture as you visit the ground-level museum. We will enjoy a delicious plated lunch at Maggiano's before the tour.

Depart: 9 AM Elgin

Cost: Members \$125 | Non-Members \$135

Don't Forget! – The Science of Memory

Glen Ellyn Bank & Trust
357 Roosevelt Rd. | Glen Ellyn

Thursday, August 27

LEISURELY

Using his signature storytelling and interactive games, William Pack* explores how our brain remembers and forgets. You'll learn how we know what we know about the different types of memory, why we can't trust everything we recall, and how we can improve our memory. As always, you'll get practical, real-world strategies to keep your brain healthier.

Time: 11 AM

Cost: Complimentary for Members & Non-Members

**William Pack is not an affiliate of Wintrust.*



A Day in Paris

Fox Den Cooking School
131 S. 1st St. | St. Charles

Wednesday, September 30

MODERATE

French food, cooking skills, and a fabulous afternoon out — get ready for "A Day in Paris!" Begin your trip to the City of Light with a crispy, light, herbaceous tomato tartlet. Next, you will learn how to prepare a classic French dish, Coq au Vin (chicken cooked in red wine). Finally, we will make a simple and irresistible olive oil cake! C'est magnifique!

Time: NOON

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

Transportation is not provided.

Heading to Florida this Winter?

Our Bonita Springs, Cape Coral, and Naples locations have you covered!

3401 Tamiami Trail North | 26851 S. Tamiami Trail | 915 Cape Coral Parkway E.

If you're traveling to the Sunshine State, 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.

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

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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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RESERVATIONS ARE REQUIRED FOR ALL EVENTS

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

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, as well as 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.

ENERGY LEVEL SCALE

LEISURELY

MODERATE

ACTIVE

CHALLENGING

VIGOROUS

LIMITED AVAILABILITY



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

Price is guaranteed for bookings through April 1, 2026.

South Bend Highlights

Indiana

June 10 – 11, 2026

ACTIVE

Join us for an overnight adventure to South Bend, Indiana. Explore the University of Notre Dame on a campus tour where you'll see some of the most recognized campus landmarks, such as the Basilica, the Grotto, the stadium, and more. Enjoy an evening of baseball as the South Bend Cubs take on the Peoria Chiefs. We'll watch the game from a premium suite that includes an all-you-can-eat buffet. After the game, we'll stay for the fireworks.

Cost Per Person

Members: Double \$400 | Single \$540

Non-Members: Double \$550 | Single \$690

LIMITED AVAILABILITY

Summertime Mystery Trip

July 21 – 26, 2026

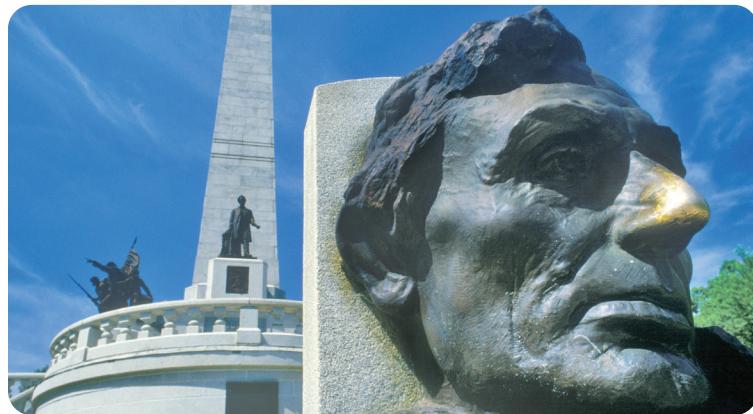
ACTIVE

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



Springfield: Land of Lincoln

Illinois

November 4 – 6, 2026

ACTIVE

Explore Springfield and the life of Abraham Lincoln. Visit the Abraham Lincoln Presidential Museum and learn about Lincoln's life — from boyhood to presidency — through immersive exhibits and artifacts on display. Experience a docent-led visit to Lincoln's Tomb at Oak Ridge Cemetery, the Illinois State Capitol Building, and the Old State Capitol. At the Lincoln Home National Historic Site, you'll tour his home. You'll have free time to explore the Illinois State Museum as well as tour the Dana-Thomas House, a Frank Lloyd Wright-designed home.

Cost Per Person

Members: Double \$620 | Single \$750

Non-Members: Double \$770 | Single \$900

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



Tropical Costa Rica

Costa Rica

March 2027

CHALLENGING

With lush forests and stunning waterfalls, Costa Rica is a paradise teeming with exotic plants and incredible animals. Enjoy the tranquil views of Arenal Volcano from your hotel. Explore part of the 20,000-acre nature preserve of Cano Negro on a riverboat adventure. You will find a slice of paradise and so much more. Experience the beauty, magic, and "pura vida" of Costa Rica.

Cost Per Person

Call for current price.



RESERVATIONS ARE REQUIRED FOR ALL EVENTS

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



Splendors of Spain

April 27 – May 5, 2027

CHALLENGING

Embark on a Spanish adventure that showcases the highlights of Madrid, Valencia, and Barcelona, from the Royal Palace and lively central squares of Madrid to the historic cities of Ávila and Valencia. Relax as you travel between cities by high-speed trains. Spectacular scenery welcomes you toMontserrat in the Catalonia Mountains for an unforgettable viewing of the Black Madonna in the Abbey. Explore the underground cellars in the winery where the tradition of Cava began. Seeing Gaudí's masterpieces, Sagrada Familia, and Park Güell in Barcelona, leaves you with treasured memories of your time in Spain.

Cost Per Person

Members: Double \$7,050 | Single \$9,890

Non-Members: Double \$7,350 | Single \$10,190

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 \$200 per person, is offered if you book with a deposit by March 31, 2026.*

Mackinac Island and the Grand Hotel

Michigan

May 15 – 19, 2027

ACTIVE

Start your adventure on Mackinac Island with a horse-drawn carriage that guides you through the Victorian downtown and past the natural arch, Fort Mackinac, and the historic West Bluff district. Relax in a rocking chair on the world's longest hotel porch at the magnificent Grand Hotel, where you'll also enjoy a two-night stay. Next, you'll stop in charming Frankenmuth, known as "Michigan's Little Bavaria," to explore and shop. Visit Greenfield Village in Dearborn for a unique glimpse into American history, featuring exhibits such as Thomas Edison's laboratory, the Wright Brothers' workshop, and more.

Cost Per Person

Members: Double \$3,230 | Single \$4,180

Non-Members: Double \$3,530 | Single \$4,480

2027 EXTENDED TRIPS

Here's a sneak peek at what's ahead!

June: Cultural Treasures of Japan

July: Summertime Mystery Trip

August: Yellowstone & The Grand Tetons

December: Christmas Markets of Montreal & Quebec

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 traveling overseas, be sure to stop by the bank first.



RESERVATION POLICY

Reservations are required for all events. 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 or call to make a payment by credit card.

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 service 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.

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

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

Glen Ellyn Bank & Trust is a branch of Wheaton Bank & Trust Company, N.A.

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

Not Insured by FDIC or Any Other Government Agency

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May Lose Value



Are you 50+ years of age and passionate about travel and adventure? Do you crave exclusive experiences and special rates for your travel needs? If so, the Wintrust Platinum Adventures Club is perfect for you.

Club Perks



Exclusive trips and events

Members of the club get access to a variety of exclusive travel opportunities and experiences, including cruises, guided tours, and local events.



Special rates and discounts

Members can enjoy special rates and discounts.



Networking opportunities

The club provides members with opportunities to network with other like-minded individuals who share a passion for travel and adventure.

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