



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 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

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.



LIMITED AVAILABILITY!

Adventures in Racine

Racine, WI

TUESDAY, AUGUST 26

MODERATE

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

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

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



Are You Aging into Medicare?

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

THURSDAY, SEPTEMBER 25

LEISURELY

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

TIME: 5:30 PM

COST: Members & Non-Members | FREE

Long Term Care

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

SATURDAY, SEPTEMBER 27

LEISURELY

Planning for long-term care expenses is an important conversation, and this session will help you gain insight into the variety of considerations. This informative discussion will highlight the types of programs and policies available to pay for care and the services, caregiver requirements, and logistical aspects of receiving care.

TIME: 10 AM

COST: Members & Non-Members | FREE



Milwaukee: "The Brew City"

Milwaukee, WI

TUESDAY, SEPTEMBER 30

MODERATE

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

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

DEPART: 7:30 AM Wilmette |

7:45 AM Northfield | 8:15 AM Lake Forest

ARE YOU HEADING TO MICHIGAN THIS SUMMER?

**OUR WESTERN MICHIGAN LOCATIONS
HAVE YOU COVERED!**

If you're traveling to West Michigan, you don't have to worry about leaving your community bank behind. That's because we have 26 locations where you can access your finances and the reliable banking services you've come to expect. So, relax and enjoy the beautiful weather. We'll be right there and ready to serve you!



To find the branch location nearest your destination,
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877-820-2265 | macatawabank.com



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COMMUNITY BANKS



Silk Scarf Marbling Workshop

Lake Forest Bank & Trust
959 S. Waukegan Rd. | Lake Forest

TUESDAY, OCTOBER 7

LEISURELY

You'll enjoy this unique, fun, and hands-on experience as Deb Moretti* demonstrates how to paint your silk scarf. Everyone will create a six-foot silk scarf with a one-of-a-kind design. The scarf is yours to keep, or it makes a wonderful gift for that special someone. Light refreshments will be provided.

TIME: 1 PM

COST: Members \$55 | Non-Members \$75

**Deb Moretti is not an affiliate of Wintrust.*

"Catch Me if You Can"

Lincolnshire Marriott
10 Marriott Dr. | Lincolnshire

WEDNESDAY, OCTOBER 8

MODERATE

Join us for the high-flying story of a true fake. Based on the hit film and the incredible true story, "Catch Me If You Can" is an entertaining musical comedy about chasing your dreams and not getting caught. Jet-set to the 1960s where charming, young con man Frank Abangale, Jr. posed as an airline pilot, a lawyer, and a doctor, and then escaped police custody, all before he turned 22 years old. When Frank's lies catch the attention of an FBI agent, he is pursued across the globe to pay for his crimes. Before the performance, we will enjoy a plated lunch at Three Embers Restaurant.

TIME: 11 AM

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

Transportation is not provided.



Exploring the Shedd Aquarium

Shedd Aquarium
1200 S. DuSable Lake Shore Dr. | Chicago

THURSDAY, OCTOBER 16

MODERATE

Today's adventure starts with lunch at the iconic Manny's Deli. Next, we'll enjoy a self-guided tour of the Shedd Aquarium, which opened back in 1930. Discover the wonder of the aquatic animal world. You'll be delighted by encounters with belugas and bluegills, stingrays and sturgeons, sea otters and sea stars. Freshwater or marine, large or small, all the aquatic animals at the Shedd will surprise, mesmerize, and inspire you! Call a friend and join us for this fun day in the heart of Chicago.

COST: Members \$90 | Non-Members \$110

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

Home Equity Loans & Refinancing

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

FRIDAY, OCTOBER 17

LEISURELY

Learn how you can use the available equity in your home to meet your current or future credit needs. With a Home Equity Line of Credit (HELOC), you can pay down your credit line and access funds as needed. Lake Forest Bank Consumer Lender Katherine Wiswald will lead this informative presentation on HELOCs, and Senior Residential Lender Michael Goldstein will discuss the refinance process. Light refreshments will be provided.

TIME: 10:30 AM

COST: Members & Non-Members | FREE

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



Social Security Workshop

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

THURSDAY, OCTOBER 23

LEISURELY

This social security workshop will provide an overview of how Social Security benefits work and their role in retirement planning. A Wintrust expert will discuss the considerations when claiming your benefits, including planning with a spouse, tax ramifications, and recent updates for state employees. Light refreshments will be provided.

TIME: 5:30 PM

COST: Members & Non-Members | FREE

Financial solutions FOR YOU

Whether you're preparing for retirement, managing your retirement income, or planning for your family's financial security, we're here to help. Our team of experts offers the personalized attention you deserve with the financial solutions you need for every stage of your life.



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WEALTH MANAGEMENT

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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 Baument 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.

"Godspell"

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

WEDNESDAY, NOVEMBER 5

MODERATE

We'll start our day with lunch at Maggiano's Old Orchard in Skokie for a delicious lunch. Next, we'll enjoy a performance of "Godspell," the musical, which has delighted audiences for more than 50 years with its modern musical fable that weaves together music, improv, and infectious pop and rock songs. "Godspell" finds a fractured and disconnected community gathered at a local diner, discovering the transformative power of forgiveness and embracing radical love.

TIME: 11:30 AM

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

Transportation is not provided.



Medicare 101

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

FRIDAY, NOVEMBER 7

LEISURELY

Come and learn more about your Medicare options! Janet Flores, a licensed insurance agent from HealthMarkets Insurance Agency, will help you understand the most common Medicare topics. She'll discuss why it's important to evaluate your current Medicare coverage each year, the pros and cons of Medicare and Medicare Advantage coverage options, and what to consider when deciding which Medicare coverage option is best for you. Questions are welcome! Light refreshments will be provided.

TIME: 10:30 AM

COST: Members & Non-Members | FREE

Extended Trips Preview

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

FRIDAY, NOVEMBER 21

LEISURELY

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

TIME: 10:30 AM

COST: Members & Non-Members | FREE

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



Audrey Hepburn – Iconic Hollywood

Wintrust Financial Center
9700 W. Higgins Rd. | Rosemont

FRIDAY, NOVEMBER 14

MODERATE

Audrey Hepburn, a timeless Hollywood star and notable philanthropist, made her mark on this world that still impacts us today. Historical Presenter Leslie Goddard* will share stories about her childhood during World War II, her remarkable success in Hollywood, and her lifelong efforts to find real love and overcome her deep-seated fears. Lunch is included.

TIME: 11:30 AM

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

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



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MORTGAGE



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What Every Adult Needs: A Personalized Advance Directive

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

TUESDAY, DECEMBER 9

LEISURELY

An advance directive can identify who the best person is 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



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

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



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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.



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

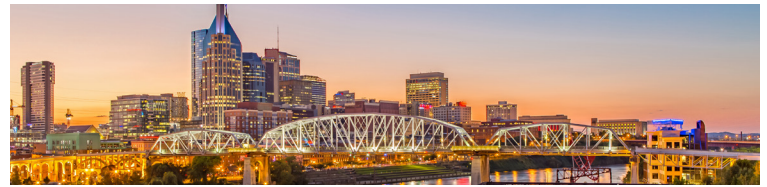
Be charmed by the colors of New England. Begin your journey from the heart of historic Boston. Explore Woodstock, Vermont, a quintessential New England village. Watch apples transform into cider before your eyes and learn about the maple sugaring industry of New England on a farm tour. Relax as you cruise 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

TRAVELING ABOARD?

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.

Buffalo Grove Bank & Trust and Northview Bank & Trust are branches of Northbrook Bank & Trust Company, 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 LAKE FOREST 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 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 Lake Forest Bank & Trust

Platinum Adventures and Lake Forest 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 Lake Forest 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.

Lake Forest Bank & Trust is acting in the capacity of extending this invitation to travel to the Platinum Adventures members and their guests. Lake Forest 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.