



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., #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!

Mary Becker



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

Mary Becker
773-432-1031
mbecker@wintrust.com



WINTRUST BANK, N.A.



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.

Investing Is Not Just About Money

Wintrust Bank – Roscoe Village
3234 N. Damen Ave. | Chicago

WEDNESDAY, AUGUST 27

LEISURELY

Human beings are not machines; they are often influenced by emotion. Traits such as overconfidence and loss aversion are well-documented and can affect investment decisions, contributing to errors such as buying high and selling low. This informative presentation will discuss why clients and advisors should not ignore human nature but rather find ways to work with it to create better investment outcomes. Light refreshments will be provided.

TIME: 5:30 PM

COST: Members and Non-Members | FREE

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

Mary Becker | 773-432-1031 | mbecker@wintrust.com



Extended Trips Preview

Wintrust Bank – Sauganash
4343 W. Peterson Ave. | Chicago

THURSDAY, SEPTEMBER 4

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, a River cruise on the Seine, fall in New England, a 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! Light refreshments will be served.

TIME: 2 PM

COST: Members & Non-Members | FREE

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

Oktoberfest at Edelweiss

Edelweiss German Restaurant
7650 W. Irving Park Rd. | Norridge

THURSDAY, SEPTEMBER 18

MODERATE

Did you know Oktoberfest is traditionally celebrated in September? It's true! We hope you can join us as we celebrate in our very own local Bavarian Lodge. We'll enjoy authentic German cuisine while entertained by some lively Oompah music performed by accordion player, Eddie Korosa Jr.* It will be a celebration to remember with friends, and friends we have not yet met! Prost!

TIME: 11:30 AM

COST: Members \$50 | Non-Members \$60

Transportation is not provided.

**Eddie Korosa Jr. is not an affiliate of Wintrust.*



How to Age Well

Wintrust Bank – Old Town
100 W. North Ave. | Chicago

FRIDAY, SEPTEMBER 12

LEISURELY

Getting older is inevitable, but doing it well is the challenge! Join us as Sarah Collins, Program Manager, Brain Health/Memory Loss at The Village Chicago, discusses how to implement lifestyle changes to age well. We will cover topics such as how physical activity, nutrition, brain-stimulating challenges, and social events all contribute to making your aging process the very best it can be.

TIME: 10 AM

COST: Members and Non-Members | FREE

ARE YOU HEADING TO MICHIGAN THIS SUMMER?

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Medicare 101

Wintrust Bank – Delaware Place
190 E. Delaware Place | Chicago

WEDNESDAY, SEPTEMBER 24

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

Fall Harvest Open House

Wintrust Bank – Old Town
100 W. North Ave. | Chicago

TUESDAY, OCTOBER 7

LEISURELY

Let's celebrate fall with cider and donuts while learning about the bank's current account specials and Wintrust's Junior Savers Club^{®1} and Teen Banking Club^{®1} programs, offering fun activities for your grandchildren or the special kids in your life. Not sure if you're a Platinum Adventures member? Learn more about Wintrust's fun travel and activity club for customers 50+. You can start your membership and stay informed about future events. Refreshments will be available while supplies last. We hope you can join us!

TIME: 1 TO 3 PM

COST: Members & Non-Members | FREE



“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 WITHOUT TRANSPORTATION:

Members \$115 | Non-Members \$135

COST WITH TRANSPORTATION:

Members \$140 | Non-Members \$160

DEPART: 10:15 AM Norridge



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



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: 10 AM Norridge

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.

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“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.



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.*

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

Mary Becker | 773-432-1031 | mbecker@wintrust.com



Avoiding Holiday Scams

Wintrust Bank – Old Town
100 W. North Ave. | Chicago

WEDNESDAY, NOVEMBER 19

LEISURELY

Holidays are a wonderful time with family, but they are also a prime time for those less-than-savory characters to try and pull a fast one. You'll learn personal safety tips for in-person shopping and ways to avoid credit card and online shopping fraud. Kevin Kelly from the Cook County Sheriff's Office will give us tips and tricks to ensure we know how to spot the holiday scams.

TIME: 10 AM

COST: Members & Non-Members | FREE

"Annie"

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

MONDAY, DECEMBER 22

MODERATE

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

TIME: 11:30 AM

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

Transportation is not provided.



10 Warning Signs of Alzheimer's

Wintrust Bank – Gladstone Park
6336 N. Milwaukee Ave. | Chicago

WEDNESDAY, JANUARY 14 | 2026

LEISURELY

Learn more about recognizing common signs of the disease in yourself and others, and the next steps to take, including how to talk to your doctor. Join us as a representative from the Alzheimer's Association leads this informative discussion.

TIME: 2 PM

COST: Members & Non-Members | FREE



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MORTGAGE



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Utility Board Clinics

Wintrust Bank – Old Town
100 W. North Ave. / Chicago

TUESDAY, JANUARY 27 | 2026

LEISURELY

Representatives from the Citizens' Utility Board (CUB) will be on hand to advise residents on how to reduce electric, gas, and both landline and cell phone bills. Each participant will speak one-on-one with a CUB counselor to review their bills and receive information on spotting unnecessary charges or errors on natural gas, electric, and phone bills. Representatives will share information on energy efficiency programs and rebates that can help lower utility bills.

TIME: 10 AM TO NOON

COST: Members & Non-Members | FREE



How to Advocate for Yourself

Wintrust Bank – Norridge
4369 N. Harlem Ave. / Norridge

THURSDAY, FEBRUARY 5 | 2026

LEISURELY

Advocating for yourself during doctor appointments is a crucial skill that can significantly impact the quality of care you receive. In this empowering presentation, Margo Marasa from NShore Patient Advocates will equip you with the tools and strategies to effectively communicate your concerns, ask the right questions, and actively participate in your healthcare decisions. Margo will guide you through the importance of being an informed and engaged patient and provide tips on preparing for an appointment. Light refreshments will be served.

TIME: 10 AM

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: 10:45 AM Norridge



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

Mary Becker | 773-432-1031 | mbecker@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:

Mary Becker | 773-432-1031 | mbecker@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



TRAVELING ABROAD?

We know life can get hectic, especially when you’re preparing for a trip. To make things easier, we have euros, British pounds, and Canadian dollars on hand in most branches and can order more than 80 other foreign currencies. When you’re traveling overseas, be sure to stop at the bank first so you know you’re ready for your next adventure!

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

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

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GENERAL INFORMATION

ADDRESS FOR WINTRUST BANK 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 Norridge

Longhorn Steakhouse
7070 W. Forest Preserve Dr.
Norridge, IL 60706

Reservation Policy For Day & Extended Trips

Reservations may be made by phone to Mary Becker at 773-432-1031 or by email at mbecker@wintrust.com. For your reservation to be confirmed, payment must be in my office within seven days after reservations are made: Mary Becker, Wintrust Financial Corp., 9700 W. Higgins Rd., #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 Wintrust Bank

Platinum Adventures and Wintrust Bank 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 Wintrust Bank 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 Mary Becker at 773-432-1031 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.

Wintrust Bank is acting in the capacity of extending this invitation to travel to the Platinum Adventures members and their guests. Wintrust Bank 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.