



WINTER

Platinum Adventures® Newsletter

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

MESSAGE FROM THE DIRECTOR

New year, new adventures!

It's cold out, so let's warm up by traveling to new places and seeing new sights. For those who prefer staying closer to home, we offer creative and cozy educational seminars and day trips here in our area. Join us as we bundle up for exciting events, have fun with new friends, and create warm and treasured memories together.

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 (Wintrust Financial Corp., 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



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

THURSDAY, FEBRUARY 13

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 Grand Rapids, Michigan; the Pacific Northwest; Ireland; Panama; Australia and New Zealand; Iceland; a Greek Islands cruise; America's Canyonlands; 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.

Meet Your Platinum Adventures Director

Wintrust Bank – Norridge
4369 N. Harlem Ave. | Chicago

THURSDAY, FEBRUARY 27

LEISURELY

Stop in for a cup of coffee and a donut and meet your new director, Mary Becker! 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 age 50+ 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. Hope to see you there!

TIME: 1 TO 4 PM

COST: Members & Non-Members | FREE

RESERVATIONS ARE REQUIRED for all events. Reserve your spot today:
Mary Becker | 773-432-1031 | mbecker@wintrust.com



Brain Health and Memory Loss

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

TUESDAY, MARCH 4

LEISURELY

Join us as a representative from The Village Chicago presents their “Brain Health and Memory Loss Program.” People with concerns about memory and cognition or reacting to a diagnosis can be overwhelmed by new emotions, questions, and decisions. The Village Chicago works with members and their families to prepare them for the dementia journey and help plan for their loved one’s care. Learn about the organization’s resources and support and how it could help you or someone you know.

TIME: 11 AM

COST: Members & Non-Members | FREE

Taking History to Heart

Illinois Holocaust Museum & Education Center
9603 Woods Dr. | Skokie

THURSDAY, MARCH 6

MODERATE

Join us as we visit the third-largest Holocaust museum in the world. The Illinois Holocaust Museum and Education Center provides a world-class museum and educational experience, honoring memories and inspiring individuals, regardless of age, to stand up for what they believe in. You’ll explore the exhibits that seamlessly weave survivor narratives, personal belongings, photographs, and videos into a moving and responsive experience. Before the museum visit, we will enjoy lunch at Maggiano’s.

TIME: 11 AM

COST: Members \$80 | Non-Members \$ 100

Transportation is not provided.



“Waitress”

Paramount Theatre
23 E. Galena Blvd. | Aurora

WEDNESDAY, MARCH 26

MODERATE

What is more American than apple pie? A small-town waitress with a dream and the ingredients for success! Sugar, butter, flour. These aren’t the only ingredients Jenna, a waitress and expert pie maker, uses to make her famous pies. Stuck in a small town and a loveless marriage, Jenna hopes to bake her way out of her troubles by putting her heart and soul into her unique pies, winning over anyone who tastes them. Townsfolk offer her conflicting recipes for happiness, but only Jenna can decide the right ingredients for her happiness. We’ll enjoy a buffet lunch before the performance.

COST: Members \$125 | Non-Members \$145

DEPART: Norridge

WINTRUST
CHICAGO’S BANK



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

Women’s Basketball:
Sunday, March 2
DePaul vs. St. John’s

Men’s Basketball:
Saturday, March 8
DePaul vs. Georgetown

VISIT: DePaulBlueDemons.com/promo

USE PROMO CODE: PLATINUM25

Plus: Purchase additional tickets at a discounted group rate

Banking products provided by
Wintrust Financial Corp. banks.





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 STATEMENT SAVINGS' 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.



WINTRUST
COMMUNITY BANKS

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

1. Junior Savers Savings 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. We may change the interest rate on your account at any time.



Estate Planning Blunders

Wintrust Financial Center
9700 W. Higgins Rd. | Rosemont

TUESDAY, APRIL 8

LEISURELY

Join Platinum Adventures for an informative session on estate planning led by Wintrust Private Trust Company, N.A. CEO Mary Ann Korenic. Individuals spend time and resources drafting a trust agreement for their financial and personal assets; however, items are often overlooked or left incomplete while organizing their affairs. Today, we'll discuss common estate planning errors and how to avoid these blunders when executing your trust agreement. Lunch is included.

TIME: 11:30 AM

COST: Members & Non-Members | FREE

Extended Trips Preview

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

WEDNESDAY, APRIL 9

LEISURELY

Do you love to travel but don't enjoy making all the arrangements? Let Platinum Adventures take care of the planning for you! Most trips include travel insurance, home pick-up and drop-off, and more. Come and hear about our newest trips, including Shades of Ireland, Essence of Panama, Australia and New Zealand, Iceland, America's Canyonlands, and more! These trips are filling up fast, so don't wait!

TIME: 10:30 AM

COST: Members & Non-Members | FREE

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

RESERVATIONS ARE REQUIRED for all events. Reserve your spot today:
Mary Becker | 773-432-1031 | mbecker@wintrust.com



Mortgage options tailored for you

Life can take you many places. Sometimes, it even leads you to a new home. That's why we're here. Our professionals can help you downsize, upgrade, or refinance. Whatever your next big decision, we have the experience and knowledge to create the perfect mortgage solution.

WINTRUST
MORTGAGE



Residential lending provided by Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank, NMLS #449042.



Teatro ZinZanni

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

THURSDAY, APRIL 17

MODERATE

You don't want to miss this unique performance! Teatro ZinZanni is the legendary theatrical cirque experience that combines unforgettable performances, sumptuous cuisine, and premium entertainment for a day of surprises and delights. Call a friend and join us for this amazing show and lunch before it's too late.

COST WITHOUT TRANSPORTATION:

Members \$135 | Non-Members \$155

COST WITH TRANSPORTATION:

Members \$175 | Non-Members \$195

DEPART: Norridge



Dueling Pianos

Chicago Yacht Club
400 E. Monroe St. | Chicago

WEDNESDAY, APRIL 23

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.

COST WITHOUT TRANSPORTATION:

Members \$80 | Non-Members \$100

COST WITH TRANSPORTATION:

Members \$120 | Non-Members \$140

DEPART: Norridge

UPDATE YOUR PLATINUM ADVENTURES® MEMBERSHIP

Retroactive to January 1, 2024, all event attendees must have a new Platinum Adventures membership form on file. Keep your membership current — if you haven't filled out a membership form since January 2024, stop by your local branch and complete one today!

Platinum Adventures membership is free, and member benefits include member pricing for events and a mailing of the quarterly newsletter.

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





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.



WINTRUST
WEALTH MANAGEMENT

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

Investment products such as stocks, bonds, and mutual funds are:
NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE | NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

Coin Appraisals

LEISURELY

Bring your old coins, proof sets, commemorative coins, paper money, and gold jewelry to find out what they are worth. Ron Beckstrom from Golden Rule Coins will be appraising your items. This is a first-come, first-served event.

WEDNESDAY, APRIL 23

Wintrust Bank – Norridge
4369 N. Harlem Ave. | Chicago

TUESDAY, APRIL 29

North Shore Community Bank & Trust
7800 Lincoln Ave. | Skokie

TIME: 10 AM TO 3 PM

COST: Members & Non-Members | FREE



Chicago Cubs at Milwaukee Brewers

American Family Field
1 Brewers Way | Milwaukee, WI

SUNDAY, MAY 4

MODERATE

We're heading north to cheer on our Chicago Cubs as they take on the Milwaukee Brewers at American Family Field. We'll have a fantastic day at this ballpark, which features a retractable roof. Lunch will be on your own at one of the stadium's food vendors or restaurants. The game time is at 1:10 p.m., and the price includes the game ticket and deluxe motorcoach transportation. Let's go, Cubs!

COST: Members \$95 | Non-Members \$105

DEPART: Norridge

RESERVATIONS ARE REQUIRED for all events. Reserve your spot today:
Mary Becker | 773-432-1031 | mbecker@wintrust.com



Transitioning and Downsizing Redefined

Wintrust Bank – Norridge
4369 N. Harlem Ave. | Chicago

TUESDAY, MAY 13

LEISURELY

This presentation is designed to help independent seniors think about their “stuff” in a new way. All treasured belongings have a special use and hold a special memory, but not everything is needed any longer. Lisa from Presto Real Estate will explore ways to let go, techniques to get the job done, and how to develop an attitude of joy around the process.

TIME: 10:30 AM

COST: Members & Non-Members | FREE

Crooners & Divas Luncheon Show

Sunset Ridge Country Club
2100 Sunset Ridge Rd. | Northfield

WEDNESDAY, MAY 14

MODERATE

Join us for lunch at Sunset Ridge Country Club to celebrate the extraordinary women in your life and enjoy a performance by “LUDY and his LADY.” John Ludy and Nicole Puleo will perform a catalog of songs that span more than 11 genres of music. Enjoy legendary tunes by epic performers, from Sinatra to Adele, and all your favorite crooners and divas. Don’t miss this fun and interactive show that will have you singing along and dancing the day away.

TIME: 11 AM

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

Transportation is not provided.

banks near me |



Looking for a location near you?

WE'VE GOT ONE!

Wherever you are, we're there, too!

Do you know one of the best parts of being a member of a family of community banks? You can bank at any of them! We have more than 200 Wintrust Community Banks spread across Illinois, Indiana, Wisconsin, Michigan, and Florida. All of them are committed to providing the best financial solutions paired with exceptional customer service, and any of them can help you make deposits, withdrawals, or loan payments.

FIND YOUR
NEAREST
LOCATION!



WINTRUST

COMMUNITY BANKS

Member
FDIC
EQUAL OPPORTUNITY
LENDER



Odyssey Chicago River Cruise

Odyssey Cruise River North
450 N. Cityfront Plaza Dr. | Chicago

WEDNESDAY, JUNE 25

MODERATE

Start your summer on a high note and join us for a unique lunch cruise on the Odyssey Chicago River. You will board a state-of-the-art, glass-enclosed vessel and enjoy upscale dining, attentive service, and live DJ entertainment. While onboard, relax and take in the sights from the outdoor decks, admiring Chicago's iconic architecture up close.

COST WITHOUT TRANSPORTATION:

Members \$100 | Non-Members \$120

COST WITH TRANSPORTATION:

Members \$140 | Non-Members \$160

DEPART: Norridge

Lucille Ball

Lone Tree Manor
7730 N. Milwaukee Ave. | Niles

FRIDAY, AUGUST 1

MODERATE

In the 1950s, comedienne Lucille Ball captured the hearts of television audiences nationwide. Her wacky hijinks and fearless enthusiasm kept thousands laughing. Her onscreen and offscreen husband, Desi Arnaz, launched their television studio and pioneered new technologies. But what does it mean when an onscreen legend clashes with her offscreen reality? In this historical portrayal, historian and actress Leslie Goddard, Ph.D.,* brings Lucy to life, paying tribute to both the true comic legend and the real woman. Lunch will be served before the presentation.

TIME: 11:30 AM

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

Transportation is not provided.

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

ARE YOU HEADING TO FLORIDA THIS WINTER?

OUR BONITA SPRINGS, CAPE CORAL, AND NAPLES LOCATIONS HAVE YOU COVERED!

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 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. 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
915 Cape Coral Parkway E. | Cape Coral, FL
239-687-5200 | wintrustflorida.com

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



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

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



Grand Rapids

MICHIGAN

APRIL 30 – MAY 2

ACTIVE

Experience Grand Rapids and learn more about the life of the 38th president. Take a self-guided tour of the Gerald R. Ford Presidential Museum, which includes a replica of the Oval Office, a Watergate gallery, an interactive Cabinet Room, and more. Be sure to check out the special exhibit celebrating the 50th anniversary of Ford's presidency and the administration's legacy. Enjoy a tram and walking tour at the beautiful Frederik Meijer Gardens & Sculpture Park. Tour the Meyer May House, a beautifully preserved Prairie House designed by Frank Lloyd Wright.

COST PER PERSON:

MEMBERS: Double \$750 | Single \$920

NON-MEMBERS: Double \$850 | Single \$1,020

Pacific Northwest

OREGON AND WASHINGTON

JUNE 7 – 13

ACTIVE

Discover the gorgeous Pacific Northwest! See the unique architecture of Portland's neighborhoods on a city tour. Known as the City of Roses, visit the spectacular International Rose Test Garden in Portland. Enjoy a wine tasting in the Willamette Valley. Marvel at the lush forests and beautiful waterfalls on a drive to the magnificent Columbia River Gorge. Spend a day traveling along the stunning Oregon coastline. Visit the Mount St. Helens Visitor Center to learn about the 1980 eruption. Tour Seattle and see Pioneer Square, Pike Place Market, and the top of the Space Needle.

COST PER PERSON:

MEMBERS: Double \$4,500 | Single \$5,400

NON-MEMBERS: Double \$4,700 | Single \$5,600

Travelers will need a Real ID driver's license or passport to travel on this trip.



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

The following trips are full, but we're always accepting waitlist reservation forms as traveler's plans can change.

Southern Charm | March/April 2025

Sunny Portugal | May 2025

Summertime Mystery Tour | July 8 – 12, 2025

Summertime Mystery Tour | July 15 – 19, 2025

Toronto & Niagara Falls | August 2025

Christmas Market Cruise on the Danube River | December 2025

Thank you to all our loyal Platinum Adventures travelers who have signed up for trips. Ask us about our 2026 trips!



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

LIMITED AVAILABILITY!



Shades of Ireland

IRELAND

SEPTEMBER 12 – 21

CHALLENGING

From history-filled Dublin to the rolling green hills and dramatic coast, experience Ireland's charms on a journey through the Emerald Isle. Explore the cities of Dublin and Waterford on guided tours. See the Blarney Stone at historic Blarney Castle. Enjoy Killarney National Park on an Irish jaunting car. Experience the world-famous beauty of the Ring of Kerry. Stand in awe at the top of the stunning 700-foot Cliffs of Moher. Live like royalty during an overnight stay on the grounds of a castle.

COST PER PERSON:

MEMBERS: Double \$6,140 | Single \$6,840

NON-MEMBERS: Double \$6,340 | Single \$7,040

Price subject to change. Call for current prices.

UPDATE YOUR ID!



DEADLINE EXTENDED TO MAY 2025!

Beginning May 7, 2025, all individuals traveling domestically on an airplane or visiting military bases and secure federal facilities must have a passport or a Real ID-compliant driver's license or state ID card. Before embarking on your next vacation in 2025, ensure you have a government-issued identification meeting the Real ID requirements.

Visit realid.ilsos.gov for more details and a list of documents needed to apply for a Real ID driver's license or state ID card.

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

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



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 is guaranteed for bookings through July 23, 2025.



Iceland’s Magical Northern Lights

ICELAND

MARCH 15 – 21 | 2026

CHALLENGING

Experience the “land of fire and ice!” In the dark of the night, search for the northern lights as you drift along on an evening starlit cruise. Travel the “Golden Circle,” home to renowned natural wonders, and spend time at Thingvellir National Park, gaze at Gullfoss Waterfall, and see the explosive geothermal fields at Geysir. Explore Skógar Museum and see traditional turf-built homes. Walk on a black volcanic sand beach. See Jökulsárlón Glacier Lagoon, filled with floating icebergs. Relax in the warm, mineral-rich water of the Blue Lagoon.

COST PER PERSON:

MEMBERS: Double \$5,535 | Single \$6,035

NON-MEMBERS: Double \$5,835 | Single \$6,335

Price is guaranteed for bookings through September 9, 2025.



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.





Platinum Adventures Club. Membership is for customers 50+ years of age.
North Shore Community Bank & Trust is a branch of Wintrust Bank, N.A.

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

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

NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE | NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

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 Old Town

Wintrust Bank – Old Town
100 W. North Ave.
Chicago, IL 60610

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.