



SPRING

Platinum Adventures® Newsletter

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

MESSAGE FROM THE DIRECTOR

Let's spring forward to warmer days and good times with friends.

The buds of spring are arriving, and so is an exciting schedule of activities for the spring and summer! Now is a fantastic time of year to venture out and explore new places and learn new things. We have a variety of events planned for the next few months, including day trips, educational seminars, and extended travel opportunities. Let's fill your calendar with interesting and fun experiences!

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 (Naperville Bank & Trust, 555 Fort Hill Dr., Naperville, IL 60540) 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!

Katrina Honeycutt



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



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



Honoring Our Veterans

Wintrust Financial Center
9700 W. Higgins Rd. | Rosemont

MONDAY, MAY 19

LEISURELY

Join us in remembrance of the Memorial Day holiday for a moving presentation by Honor Flight, a nonprofit organization created solely to honor America's veterans for all their sacrifices. Honor Flight transports our heroes to Washington, D.C. to visit and reflect at the memorials dedicated to their service and to remember their friends. We will also enjoy a fun and heart-warming musical trip down memory lane as Sweet Reminder singers Nancy Baumet and Dia Madden entertain with their charming renditions of iconic tunes from the '40s, '50s, and '60s! Lunch is included.

TIME: 11:30 AM

COST: Members & Non-Members | FREE

Platinum Adventures Movie Meeting

Marcus Elgin Cinema
111 S. Randall Rd. | Elgin

THURSDAY, JUNE 12 AND THURSDAY, AUGUST 14

MODERATE

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

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

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

Transportation is not provided.

RESERVATIONS ARE REQUIRED for all events. Reserve your spot today:
Katrina Honeycutt | 630-933-8631 | kgrady@wintrust.com



Chicago Cubs vs. Pittsburgh Pirates

Wrigley Field
1060 W. Addison St. | Chicago

FRIDAY, JUNE 13

MODERATE

We're taking you out to the ballgame! Join us in cheering on our Chicago Cubs as they face the Pittsburgh Pirates at Wrigley Field. It's always a fun day at the ballpark, experiencing the sights and sounds of baseball. Lunch will be on your own at one of Wrigley Field's food vendors or restaurants. The game starts at 1:20 p.m., and the price includes the game ticket and deluxe motorcoach transportation. Let's go, Cubs!

COST: Members \$120 | Non-Members \$140

DEPART: 9:10 AM Crystal Lake | 10 AM Elgin

Fraud Prevention

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

TUESDAY, JUNE 17

LEISURELY

Join us for an engaging presentation by Skip Gonsoulin, the Illinois Attorney General's Office representative. Far too often, scam artists prey on individuals to gain their trust and obtain access to their financial accounts, resulting in exploitation and fraud. We'll learn about the wide range of scams and how to protect yourself, your friends, and your family from scam artists and fraudulent businesses.

TIME: 10 AM

COST: Members & Non-Members | FREE

The Fab 4: Four Professionals You Should Meet as You Approach Your Golden Age

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

WEDNESDAY, JULY 2

MODERATE

Join us for a fabulous panel presentation with four experts who will guide you through the next stages of life. Jennifer Conniff from Oasis Senior Advisors will discuss senior placement and how to find your next home. Alice Wood from Kabbe Law Group, LLC is an elder attorney and will discuss how to get your documents in order. Lisa Stover with Presto Real Estate will discuss move management and real estate options. Christa Haynes from Boatwright Financial, LLC is a financial planner and will discuss how to make your money last.

TIME: 11 AM

COST: Members & Non-Members | FREE

SCHAUMBURG BOOMERS

PLATINUM ADVENTURES CLUB DAYS

THURSDAY
JUNE 5
12:00 PM

WEDNESDAY
JULY 2
6:30 PM

THURSDAY
AUG 7
12:00 PM

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A Taste of Meads, Wine & Honey

Wild Blossom Meadery & Winery
9030 S. Hermitage Ave. | Chicago

THURSDAY, JULY 31

MODERATE

A hidden gem awaits as we visit the tasting room of a craft brewery specializing in wines and meads from its own bees' honey. We'll hear a presentation on how the honey and meads are made and view the honeybees. We'll also enjoy a honey tasting, a flight of wines, charcuterie boards, and freshly made pizza.

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

DEPART: 9:30 AM Crystal Lake | 10:15 AM Elgin

Barry Manilow Tribute

Starved Rock Lodge & Conference Center
One Lodge Lane | Oglesby

TUESDAY, AUGUST 5

MODERATE

No stranger to the tribute world, Jay Gates' impersonation of Barry Manilow has "Fanilows" agreeing that this act is rapidly becoming the show to see! Be it the classic "Copacabana," sing-along "Can't Smile Without You," or show-stopping "Even Now," Jay's faithful representation of Barry's voice combined with a jaw-dropping visual portrayal and multimedia presentation always leaves audiences wanting more! We'll enjoy a lunch buffet before the performance.

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

DEPART: 8:45 AM Elgin | 9:30 AM Glen Ellyn

RESERVATIONS ARE REQUIRED for all events. Reserve your spot today:
Katrina Honeycutt | 630-933-8631 | kgrady@wintrust.com



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; a Greek Islands cruise; 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.

The Magic of "Oz"

Ruth Lake Country Club
6200 S. Madison St. | Hinsdale

WEDNESDAY, SEPTEMBER 10

MODERATE

Follow the yellow brick road with Dorothy Gale and Toto into the magical world of Oz! Historical Presenter Michelle Gibbons* will delight you with a theatrical portrayal of beloved actress Judy Garland. Learn about Garland's worldwide fame, childhood, struggles, stardom, and point of view. We'll enjoy lunch after the presentation.

TIME: 11 AM

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

Transportation is not provided.

**Michelle Gibbons is not an affiliate of Wintrust.*



Extended Trip Preview

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

THURSDAY, SEPTEMBER 25

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 Australia and New Zealand, Branson, a Greek island cruise, America's Canyonlands, an Alaskan cruise, Paris and the Seine River cruise, fall in New England, and Nashville. You'll want to start packing your bags! Don't delay, as these trips are filling up fast.

TIME: 10 AM

COST: Members & Non-Members | FREE

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

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.

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COMMUNITY BANKS



Psychology of Investing

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

FRIDAY, OCTOBER 24

LEISURELY

Regardless of how sophisticated or well-intentioned an investor you are, we are all susceptible to thoughts and emotions that can be detrimental to our investments. Join us for an informative discussion on what behaviors to watch out for, their impact on your wealth, and how to minimize the effects of emotions on your investments. Light refreshments will be provided.

TIME: 11 AM

COST: Members & Non-Members | FREE

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.

RESERVATIONS ARE REQUIRED for all events. Reserve your spot today:
Katrina Honeycutt | 630-933-8631 | kgrady@wintrust.com



Charcuterie & Wine

Cook, Cork & Fork
34 W. Palatine Rd. | Palatine

FRIDAY, NOVEMBER 7

MODERATE

Whether you're a charcuterie novice or a seasoned pro, this hands-on class offers something for everyone. Create, taste, and learn in a fun environment that celebrates the joy of good food and great wine. Grab an apron and a friend, and let's get creative together!

TIME: 1 PM

COST: Members \$75 | Non-Members \$85

Transportation is not provided.

Are You Aging into Medicare?

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

FRIDAY, NOVEMBER 14

LEISURELY

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

TIME: 2 PM

COST: Members & Non-Members | FREE



Teatro ZinZanni

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

THURSDAY, NOVEMBER 20

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: Members \$175 | Non-Members \$195

DEPART: 9 AM Crystal Lake | 9:40 AM Elgin



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MORTGAGE



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“It’s A Wonderful Life”

Fireside Theatre
1131 Janesville Ave. | Fort Atkinson, WI

WEDNESDAY, DECEMBER 3

MODERATE

The story of George Bailey and his wonderful life in Bedford Falls has brought hope and inspiration to every heart with its celebration of the goodness in all of us. Written by Tony Award-winning lyricist Sheldon Harnick, one of the creators of “Fiddler On The Roof,” “It’s A Wonderful Life” captures all the magic of the film as it shines with the spirit of Christmas. Please select your lunch choice with your reservation: Monterey Chicken, grilled Atlantic salmon, sliced roast beef tenderloin, or vegetarian skewers with tofu.

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

DEPART: 9 AM Elgin

Santa Suite at Swissotel

Swissotel Chicago
323 E. Upper Wacker Dr. | Chicago

SATURDAY, DECEMBER 13

MODERATE

Join us for a whimsical experience in the Santa Suite at the Swissotel Chicago. This holiday season, create memories with family and friends with hot chocolate, cookie decorating, crafts, face painting, a visit to Santa’s Post Office, a keepsake ornament, and a visit from Santa himself!

TIME: 11 AM TO 1 PM

COST: Members \$40 | Kids (under 18) \$25
Non-Members \$50 | Kids (under 18) \$35

Transportation is not provided.



Holiday Lights Trolley Tour

Naperville Bank & Trust
555 Fort Hill Dr. | Naperville

FRIDAY, DECEMBER 19

MODERATE

Beautiful decorations are all around, and holiday cheer is in the atmosphere! We’ll take a guided tour of spectacular Christmas lights throughout Naperville, featuring luminous displays and loads of holiday season fun aboard the Naperville Holiday Trolley. This will be a day you will never forget! We will meet at the Fort Hill branch at 5:30 p.m. for hot chocolate and cookies before we depart.

TIME: 6:30 PM

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

America’s Golden Girl: The Life of Betty White

Arrowhead Golf Club
26W151 Butterfield Rd. | Wheaton

TUESDAY, FEBRUARY 10 | 2026

MODERATE

Step into the vibrant world of Betty Marion White Ludden, brought to life by the captivating historical presenter Michelle Gibbons.* Transporting you through time, Gibbons shares the cherished tales of White’s Illinois upbringing while delving into the extraordinary journey that led to her fame and numerous accomplishments, including being part of TV shows like “The Golden Girls,” “The Carol Burnett Show,” “Mama’s Family,” “Password,” and many more. We’ll enjoy lunch after the presentation.

TIME: 11 AM

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

Transportation is not provided.

**Michelle Gibbons is not an affiliate of Wintrust.*



SECOND DATE ADDED!

Shades of Ireland

IRELAND

SEPTEMBER 11 – 20

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.

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



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



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.

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



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 LENDER



LIMITED AVAILABILITY!

Greek Islands Cruise

ITALY AND GREECE

APRIL 27 – MAY 8 | 2026

CHALLENGING

Join us on an island-hopping adventure through Italy and Greece as we embark on a seven-night cruise aboard Oceania’s brand-new ship, Allura! You’ll visit ports of call in Positano, Italy; Catania, Sicily; and Corfu, Katakolon, Santorini, and Mykonos, Greece. While on board, enjoy first-class service, delicious cuisine, entertainment, and more as you travel to the islands. You’ll also step into history on city tours of Rome, the Vatican City, and Athens. Relax as you soak up the sun and sights across the sea!

COST PER PERSON:

Starting at \$9,200 based on cabin preference. Call for pricing.



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

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 roundtrip airfare from Chicago is offered if you book with a deposit by August 31, 2025.*

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



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GENERAL INFORMATION

ADDRESS FOR ST. CHARLES 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 Elgin

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

Reservation Policy For Day & Extended Trips

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. 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 services is conditioned upon your consent to the use of those suppliers and your agreement not to hold Platinum Adventures and St. Charles Bank & Trust responsible should any of these suppliers: 1) fail to provide the travel services purchased; 2) fail to comply with any applicable law; or 3) engage in any negligent act or omission that causes any sort of injury, damage, delay, or inconvenience.

Your participation is also conditioned upon your agreement to review all of your travel documents, including applicable cancellation and travel insurance policies. You may contact Katrina 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.