





PLATINUM ADVENTURES NEWSLETTER DAY TRIPS • EXTENDED TRIPS • SEMINARS • AND MORE!

A MESSAGE FROM THE DIRECTOR

Let's welcome in the new year with new adventures! We've organized a variety of exciting day trips, educational seminars, and extended travel opportunities for our Platinum Adventures friends over the next several months. Get out your calendar and start making plans.

Since your safety is our utmost concern, we will be taking protective measures at events. Face coverings will be used when required and event attendees may be required to show proof of vaccination or negative COVID-19 test results within 72 hours of an event date. Also, please know all our extended trips include trip insurance, which can give you peace of mind in uncertain times.

At the time of print, the extended trips, outings, and presentations in this newsletter are all scheduled to occur as planned. However, due to COVID-19 precautions, these events may need to be rescheduled or canceled. Please contact me with any questions you may have.

I look forward to seeing you soon!

Mary Jo Babiarz



FOR MORE INFORMATION ABOUT ANY OF THE EVENTS YOU SEE IN THIS NEWSLETTER, OR TO RSVP, CONTACT ME:

> MARY JO BABIARZ 847-838-7030 | mbabiarz@sbotl.com



FOR DETAILED ITINERARIES ON ANY OF THESE UPCOMING DAY TRIPS, CONTACT YOUR PLATINUM ADVENTURES DIRECTOR.



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 with friends just what the Platinum Adventures Club is all about. Pay close attention to the means of transportation for these trips. Oftentimes, we will gather and transport the group by bus, but there are some events that require you to commute on your own. As always, if you should have any questions about any of 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.



MONDAY, FEBRUARY 14 Be My Valentine EASY 1 2 3 3 5 ENERGETIC

Crystal Lake Bank & Trust 5100 NORTHWEST HWY. | CRYSTAL LAKE, IL

Join your Platinum Adventures Director for some Valentine's fun! We will start by making a Valentine's Day mouse out of Hershey's Kisses. Next, we will play candy themed games and activities. Sweet treats and tea will be served as we mix and mingle and reminisce about our favorite Valentine's memories. Bring a friend and introduce them to a lighthearted and fun adventure. We can discuss upcoming trips and ideas for new ones. Be sure to register, as space is limited due to room size.

TIME: 1 PM COST: MEMBERS & NON-MEMBERS | FREE



WEDNESDAY, FEBRUARY 16 Extended Trips Preview EASY 1 2 2 2 2 ENERGETIC

Wintrust Financial Center 9700 W. HIGGINS RD. | ROSEMONT, IL

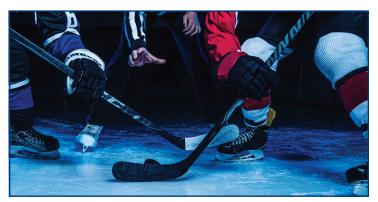
Join us for a special trip presentation and travel the world with us! You'll hear all about the exciting trips and see slideshows for great destinations we've planned for you, including Cherry Blossom Time in Our Nation's Capital; Spotlight on the French Riviera; Switzerland and the Italian Lakes; Mount Rushmore, Deadwood, and the Badlands; Jewels of the Rhine River; British Isles; Northern California; 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 upon availability at time of trip preview.

Event attendees are required to show proof of vaccination or negative COVID-19 test results within 72 hours of event date.

MARY JO BABIARZ 847-838-7030 mbabiarz@sbotl.com



SUNDAY, FEBRUARY 27 Chicago Blackhawks vs. St. Louis Blues EASY **0 2 3 3 6** ENERGETIC

United Center

1901 W. MADISON ST. | CHICAGO, IL

It's game time! Come cheer on the Chicago Blackhawks as they take on the St. Louis Blues. Tickets are 300 level, lower row seats towards center ice and will be electronic. Price includes round-trip transportation, parking, and your ticket to the game. Food and beverages will be at your own expense. Don't miss out on this fun, high-energy outing! Be sure to wear your favorite Blackhawks attire!

GAME TIME: 2 PM COST: MEMBERS \$175 | NON-MEMBERS \$185

Pick-up: Libertyville

Event attendees are required to show proof of vaccination or negative COVID-19 test results within 72 hours of event date.

MONDAY, FEBRUARY 28

Coin Appraisal Event

EASY 1 2 3 4 5 ENERGETIC

McHenry Bank & Trust

2205 N. RICHMOND RD. | MCHENRY, IL

Ron Beckstrom from Golden Rule Coins will be appraising your coins, currency, or gold jewelry. If you have something to sell, he is interested in seeing your pieces. This is a first come, first served event.

TIME: 10 AM TO 3 PM COST: MEMBERS & NON-MEMBERS | FREE



TUESDAY, MARCH 8 Financial Preparation and Recovery EASY 1 2 3 5 ENERGETIC

Algonquin Bank & Trust 4049 W. ALGONQUIN RD. | ALGONQUIN, IL

Branch Manager, Mary Caporale, will discuss how to prepare financially for disasters. She will share tips on how to save time, money, and stress when a disaster strikes by making financial preparations. Learn how disasters can affect your finances and how to prepare in advance for them. She will also share tips on how to avoid scams after a disaster hits. Light refreshments will be served.

TIME: 11 AM TO NOON COST: MEMBERS & NON-MEMBERS | FREE

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 is, we have the experience and knowledge to create a mortgage solution that's perfect for you.

MORTGAGE OPTIONS TAILORED FOR YOU



wintrustmortgage.com

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





McHenry Bank & Trust 2205 N. RICHMOND RD. | MCHENRY, IL

Join in the discussion! Mary Jo will update you on the latest happenings and upcoming events with the Platinum Adventures Club. This is the perfect time to share ideas, get to know other members better, and meet new people.

TIME: 9:30 TO 11 AM COST: MEMBERS & NON-MEMBERS | FREE



WEDNESDAY, MARCH 16 Shamrocks and Charcuterie

EASY 1 2 3 4 S ENERGETIC State Bank of The Lakes 1906 HOLIAN DR. | SPRING GROVE, IL

Get your leprechaun on and have an unforgettable afternoon while learning what makes a good charcuterie board. Private chef and charcuterie extraordinaire Ann Wayne from InstantlyAnn.com is going to educate us on the art of putting together a St. Patrick's Day themed charcuterie board. The perfect thing to bring to your party! She will teach us how to elevate our boards to wow our guests. Individual tools will be provided. Allergies and food sensitivities can be accommodated. Light refreshments will be served.

TIME: 2 TO 4 PM COST: MEMBERS \$50 | NON-MEMBERS \$60

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.



wintrustwealth.com

Contact a financial professional for more details.

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

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

MARY JO BABIARZ 847-838-7030 mbabiarz@sbotl.com



TUESDAY, MARCH 22 Extended Trip Previews EASY 1 2 3 3 6 ENERGETIC

State Bank of The Lakes 1906 HOLIAN DR. | CRYSTAL LAKE, IL

Have you missed travel? Are you intimidated to travel alone? Join the Platinum Adventures Club to preview the extended trips we are offering. Learn how we take care of everything — from start to finish! Sit back and explore the places we will visit including the French Riviera; Cherry Blossom Time in our Nation's Capital; Mount Rushmore, Deadwood, and the Badlands; Switzerland and the Italian Lakes; Northern California; the British Isles; a Rhine River cruise; and more. Invite a friend to join you on this virtual voyage. Light snacks will be provided.

TIME: 2 TO 4 PM COST: MEMBERS & NON-MEMBERS | FREE

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

FRIDAY, APRIL 1 Friends of Platinum Adventures Lunch and Learn EASY 1 2 3 4 9 ENERGETIC

Crystal Lake Bank & Trust 5100 NORTHWEST HWY. | CRYSTAL LAKE, IL

Do you have a friend or relative who is looking for something to do with their time? If you have a friend or relative who is 50 or better and is looking to travel, have them join us to learn more about the Platinum Adventures Club. As you know, we offer informative seminars, fun day trips, and endless extended trips. There is something for everyone! A boxed lunch will be served. Reservations are required by March 28.

TIME: NOON COST: MEMBERS & NON-MEMBERS | FREE

MONDAY, APRIL 11 National Pet Day EASY 1 2 3 4 5 ENERGETIC State Bank of The Lakes

1906 HOLIAN DR. | SPRING GROVE, IL

Join us on National Pet Day to get a professional photo taken of your pet (or you and your pet). Liz Mazur, of Liz Mazur Photography, is a lifestyle photographer who specializes in pet and family photography. Her goal is to capture their personality as well as their funny and sweet moments that make life so special and magnificent. You will receive one fully edited digital download and one 5"x7" print in lustre finish.

TIME: 10 AM COST: MEMBERS \$12 | NON-MEMBERS \$15

ARE YOU HEADING TO FLORIDA THIS WINTER?

OUR NAPLES LOCATION HAS 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 a location in Naples where you have access to your finances and the reliable banking services you've come to expect, including wealth management and mortgage options. 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 wintrustflorida.com

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

5



MONDAY, APRIL 18 Grandma Goes to Hawaii EASY 1 2 3 3 9 ENERGETIC

Maravela's Banquets & Catering 4 WASHINGTON ST. | INGLESIDE, IL

Is eight hours too long of a flight? Don't worry, we've got you covered. "Grandma Goes to Hawaii" is the story of how Jeanne Roppolo* relocated to the Big Island of Hawaii and lived for 14 years. Join Grandma Jeanne and her family as she shows us what it was like to live life as a local. Get in the spirit by wearing your favorite Hawaiian shirt or coconut bikini. A festive and flavorful lunch of baked ham or teriyaki chicken will be served. Please specify your entrée choice when making your reservation. Paradise is a footstep away.

TIME: 11:30 AM COST: MEMBERS \$40 | NON-MEMBERS \$45

Transportation is not provided. Event attendees are required to show proof of vaccination or negative COVID-19 test results within 72 hours of event date. *Jeanne Roppolo is not an affiliate of Wintrust.

WEDNESDAY, APRIL 20 Reinventing Adventure As We Age EASY 1 2 3 3 5 ENERGETIC

Wintrust Financial Center 9700 W. HIGGINS RD. | ROSEMONT, IL

Turning 50, 60, 70, or more doesn't mean adventure ends. Join us to explore what options lie ahead in your future! Gail Zelitzky and Catherine Marienau, founders of the podcast Women Over 70: Aging Reimagined (womenover70.com), will draw on interviews with their guests to illustrate how to pursue new interests and activities as your life changes. You may be interested in traveling, volunteering, taking up a hobby, or learning something new. Lunch is included.

TIME: 11:30 AM COST: MEMBERS & NON-MEMBERS | FREE

Event attendees are required to show proof of vaccination or negative COVID-19 test results within 72 hours of event date.

THURSDAY, APRIL 21 A Century of Radio EASY **1 2 3 1 5 ENERGETIC**

Museum of Broadcast Communications 360 N. STATE ST. | CHICAGO, IL

Come see the "Century of Radio" exhibit, which brings to life the intertwined stories of the business, the science, and the culture of an industry that transformed the American experience. Artifacts on display include the famed Smith-Corona typewriter of Chicago radio personality Larry Lujack, which he used to write "Animal Stories"; radio legend Edgar Bergen's original ventriloquist partners Charlie McCarthy, Mortimer Snerd, and Effie Klinker; a rare collection of vintage radio premiums; and the Radio Hall of Fame. After the museum, we'll enjoy lunch at Harry Caray's and free time on Navy Pier.

COST: MEMBERS \$85 | NON-MEMBERS \$95 CALL FOR DEPARTURE INFORMATION.

Event attendees are required to show proof of vaccination or negative COVID-19 test results within 72 hours of event date.

Let's get together and paint our own masterpiece. The staff at Handmade on Main will assist us in choosing colors and painting our project from start to finish. There are over 120 colors to choose from. You can either make a teacup and saucer or a venti mug. No experience is necessary. A light snack and beverage will be provided. You may bring your own beverages as well.

TIME: 11 AM COST: MEMBERS \$15 | NON-MEMBERS \$20

Transportation is not provided.

Event attendees are required to show proof of vaccination or negative COVID-19 test results within 72 hours of event date.

MARY JO BABIARZ 847-838-7030 mbabiarz@sbotl.com

FRIDAY, MAY 6 Escape from Boredom EASY 0 0 3 0 ENERGETIC

Twisted Limits Escape Rooms 3735 W. ELM ST. (RTE. 120) | MCHENRY, IL

Are you good at puzzles? Do you like mysteries? Work with your Platinum Adventures friends in teams to problem solve and unlock clues to escape the room before your time is up! We will enjoy a lunch from Jersey Mike's on-site after the game and discuss the challenges we faced and all the fun we had.

TIME: 11 AM COST: MEMBERS \$40 | NON-MEMBERS \$50

Transportation is not provided. Event attendees are required to show proof of vaccination or negative COVID-19 test results within 72 hours of event date.



MONDAY, MAY 16 National Senior Fraud Awareness Day EASY 1 2 3 5 ENERGETIC

Crystal Lake Bank & Trust 5100 NORTHWEST HWY. | CRYSTAL LAKE, IL

In honor of National Senior Fraud Awareness Day on May 15th, stop by the bank lobby and pick up a packet with helpful information to safeguard you against fraud. Scams are everywhere, so don't become a victim. Fraud against seniors can come in many different forms. The most common scams include Internal Revenue Service impersonation, sweepstakes and lottery, grandparent, technology, romance, charity, home improvement, and health care.

TIME: 10 AM TO 2 PM COST: MEMBERS & NON-MEMBERS | FREE

WEDNESDAY, MAY 18 "A Mighty Fortress is Our Basement" EASY ① 2 ③ 3 ④ ENERGETIC Fireside Dinner Theatre 1131 JANESVILLE AVE. | FORT ATKINSON, WI

The Church Basement Ladies are back. The year is 1960 and a reformation is underway. Beverly gets her first pair of high heels for confirmation. Mrs. Snustad wins top honors at the county fair for her grand champion pickles. Mavis must find a way to deal with the new super highway that cuts through her farm. Karin finds freedom behind the wheel of her husband's pickup truck. And the pastor has found new love and announces his impending nuptials. We'll enjoy lunch before the performance.

TIME: 8 AM TO 5:30 PM COST: MEMBERS \$102 | NON-MEMBERS \$112

Pick-ups: Antioch and Crystal Lake Event attendees are required to show proof of vaccination or negative COVID-19 test results within 72 hours of event date.

FRIDAY, MAY 20 Mother's Day High Tea with Gerri EASY 1 2 3 3 ENERGETIC High Tea with Gerri 144 OLD MCHENRY RD. | LONG GROVE, IL

Join us for Mother's Day at Gerri's Tea Room. The tea room represents Gerri's roots and heritage as a native of Ireland. The tea room features a classic experience and introduction to the pastime of afternoon tea in an elegant and charming setting. Enjoy an artful array of finger sandwiches, raisin scones, and petite pastries while drinking tea from antique cups. Feel free to dress up and wear your fancy hat if you wish. This is a day to celebrate you and all that you do!

TIME: 11:30 AM COST: MEMBERS \$55 | NON-MEMBERS \$65

Transportation is not provided. Event attendees are required to show proof of vaccination or negative COVID-19 test results within 72 hours of event date.





TUESDAY, MAY 31 Chicago Architecture Cruise EASY 1 2 3 4 5 ENERGETIC

CHICAGO, IL

Let's kick off summer with an architecture cruise through Chicago! Join us for a 90-minute tour along the Chicago River. Docents will teach us the history of more than 50 beautiful and historic buildings that line the river's banks. Hear how Chicago grew from a small settlement into one of the world's largest cities in less than 100 years. We'll enjoy a delicious lunch before the tour.

COST: MEMBERS \$85 | NON-MEMBERS \$95 CALL FOR DEPARTURE INFORMATION.

Event attendees are required to show proof of vaccination or negative COVID-19 test results within 72 hours of event date.

MONDAY, JUNE 13 Introduction to Estate Planning

EASY 1 2 3 4 5 ENERGETIC

Crystal Lake Bank & Trust

5100 NORTHWEST HWY. | CRYSTAL LAKE, IL

Join us to learn all about the trust document and the role a trustee plays. Penelope Johns-Thompsen with The Chicago Trust Company will highlight an overall introduction to the trust document and why it may be beneficial to include in your comprehensive estate plan. We will also touch on the different types of trust documents including revocable, irrevocable, special needs trusts, and land trusts. Light refreshments will be served.

TIME: 9:30 AM COST: MEMBERS & NON-MEMBERS | FREE

JOIN US BASEBALL FANS!

JULY 6 | Cubs at Brewers | Milwaukee, WI JULY 26 | Cubs vs. Pirates | Chicago, IL



THURSDAY, JUNE 30 A Day in Baraboo EASY O O O O ENERGETIC BARABOO, WI

As featured in "MIDWEST LIVING MAGAZINE," our first stop of the day will be to the New Life Lavender and Cherry Farm where we will delight in a cup of strawberry lavender lemonade and enjoy a slice of cherry lavender pie. There will be time to shop for lavender products from delicious treats to essential oils. Next is a visit to Red Shed Garden and Gifts. A delicious lunch will be served at Log Cabin Restaurant & Bakery. A trip to Baraboo would not be complete without visiting the Circus World Museum.

COST: MEMBERS \$97 | NON-MEMBERS \$107

Pick-ups: Antioch and Crystal Lake Event attendees are required to show proof of vaccination or negative COVID-19 test results within 72 hours of event date.

WEDNESDAY, AUGUST 17 "The Devil Wears Prada" EASY 0 0 3 0 6 ENERGETIC

James M. Nederlander Theatre 24 W. RANDOLPH ST. | CHICAGO, IL

Andy, an ambitious young writer in New York City, lands a job at a prestigious magazine. Trying to survive under her stylish yet terrifying boss, she finds herself caught between the dreams she thought she wanted, and the cost of what that reality brings. A joyous, funny, and glamorous story about navigating life's runway to discover where you're meant to be. Including music by Tony Award winner Sir Elton John, "The Devil Wears Prada" is a new musical that gives the hit film a fabulously fresh makeover. We'll enjoy lunch before the performance.

COST: MEMBERS \$175 | NON-MEMBERS \$185 CALL FOR DEPARTURE INFORMATION.

Event attendees are required to show proof of vaccination or negative COVID-19 test results within 72 hours of event date.

MARY JO BABIARZ 847-838-7030 mbabiarz@sbotl.com

FOR DETAILED ITINERARIES ON ANY OF THESE UPCOMING EXTENDED TRIPS, CONTACT YOUR PLATINUM ADVENTURES DIRECTOR.

EXTENDED TRIPS

Have you always wanted to explore the world but don't know where to begin to plan 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 like 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 have been thoughtfully planned out by our Platinum Adventures directors alongside experienced and highly-qualified travel professionals. All 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 would like to make reservations for any of our extended trips, please contact your bank's Platinum Adventures Club director.



APRIL 8 – 14 Cherry Blossom Time in Our Nation's Capital EASY 1 2 3 4 9 ENERGETIC

WASHINGTON, D.C. AND WILLIAMSBURG, VA

Join us for a historical adventure as we explore the nation's capital in springtime. Visit George Washington's Mount Vernon estate; Arlington National Cemetery; Ford's Theatre and the Petersen House; and the National Museum of American History at the Smithsonian Institute. See the Franklin Delano Roosevelt Memorial, Vietnam Veterans Memorial, Lincoln Memorial, the World War II Memorial, and more in the National Mall. Enjoy the beauty of the cherry trees during the National Cherry Blossom Festival Parade. You'll also visit the Jamestown Settlement, the American Revolution Museum at Yorktown, and Colonial Williamsburg. Come along on this patriotic journey!

COST: MEMBERS DOUBLE \$3,115 PP | SINGLE \$4,215 PP NON-MEMBERS DOUBLE \$3,315 PP | SINGLE \$4,415 PP





MAY 7 – 15 Spotlight on the French Riviera EASY 0 2 3 4 3 ENERGETIC

NICE, GRASSE, AND ST. TROPEZ, FRANCE, AND MONACO

Enjoy staying in one hotel for seven nights in the sunny seaside paradise of Nice! You'll spend time in the fairy-tale Principality of Monaco. Get a glimpse into the lives of the rich and famous in Cannes and St. Tropez. Shop like a local at Nice's colorful flower market. Discover the opulence of the Villa Ephrussi de Rothschild and its divine gardens. Watch artisans create fragrant perfumes in Grasse. Explore the medieval village of Saint-Paul de Vence. Embrace the breathtaking beauty on this tour of the spectacular French Riviera!

COST: MEMBERS DOUBLE \$4,080 PP | SINGLE \$4,480 PP NON-MEMBERS DOUBLE \$4,280 PP | SINGLE \$4,680 PP Price subject to change. Call for current prices.

JUNE 17 – 26 Switzerland and the Italian Lakes EASY 0 0 1 4 5 ENERGETIC

GENEVA, LUCERNE, AND ZURICH, SWITZERLAND AND COMO, ITALY

Experience magnificent mountains and spectacular scenery on a tour of Switzerland. You'll begin in Geneva, where the Jet d'Eau water fountain soars high in the sky. Stroll the waterfront promenade along Lake Geneva in Lausanne. See medieval architecture in the capital city of Bern. Have your camera ready to capture the stunning Staubbachfall waterfall. Travel by cog railway to the top of Mount Rigi for fantastic views of the mountains and Lake Lucerne. Enjoy a cruise on Lake Como and leisure time in picturesque Bellagio, Italy. Delight in delicious Swiss chocolate on a tour at the Lindt Home of Chocolate. Don't miss out on this amazing adventure!

COST: MEMBERS DOUBLE \$7,045 PP | SINGLE \$8,130 PP NON-MEMBERS DOUBLE \$7,245 PP | SINGLE \$8,330 PP

JULY 5 – 9 Summertime Mystery Trip EASY 0 0 3 0 6 ENERGETIC

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: MEMBERS DOUBLE \$1,650 PP | SINGLE \$2,110 PP NON-MEMBERS DOUBLE \$1,850 PP | SINGLE \$2,310 PP *Motorcoach trip*



AUGUST 13 – 19 Mount Rushmore, Deadwood, and the Badlands EASY () (2) (3) (3) (5) ENERGETIC

DEADWOOD, WALL, AND RAPID CITY, SD

Discover South Dakota's history and beauty as you embark on a journey to "The Mount Rushmore State." See the magnificent sculptures of Mount Rushmore and the Crazy Horse Memorial. Tour the Badlands National Park and Custer State Park. Marvel at the spectacular scenery of the Black Hills as you ride the Black Hills Central Railroad 1880 Train. Explore local attractions in Deadwood, see fossils at The Mammoth Site of Hot Springs excavation site, and learn about local Native American culture. A trip to South Dakota is not complete without a stop at Wall Drug, a unique shopping emporium.

COST: MEMBERS DOUBLE \$2,770 PP | SINGLE \$3,600 PP NON-MEMBERS DOUBLE \$2,970 PP | SINGLE \$3,800 PP *Motorcoach trip*

MARY JO BABIARZ 847-838-7030 mbabiarz@sbotl.com



SEPTEMBER 8 – 18 Jewels of the Rhine River

EASY 1 2 3 4 5 ENERGETIC

FREE AIRFARE!*

SWITZERLAND, FRANCE, GERMANY, AND THE NETHERLANDS

Start your adventure with two nights in Lucerne, Switzerland, a delightful city with a dramatic backdrop of the magnificent Swiss Alps. Then, set sail along the romantic Rhine River on your way to see Strasbourg's beautiful architecture; experience a wine tasting in Heidelberg; visit the historic towns of Koblenz and Cologne; and finally, arrive in the quintessentially Dutch city of Amsterdam. Enjoy and relax on the lovely Emerald Waterways Star-Ship with first class service and a variety of international cuisine, onboard entertainment, and more!

COST: STARTING AT \$5,149 PP BASED ON CABIN PREFERENCE. CALL FOR PRICING.

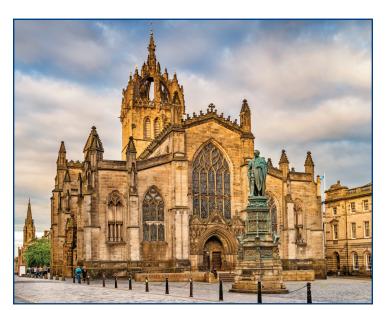
*Free round trip airfare from Chicago is offered if you book with deposit by February 28, 2022.

OCTOBER 14 – 20 Northern California EASY 0 0 3 0 9 ENERGETIC

SAN FRANCISCO AND MONTEREY, CA

Your adventure begins in San Francisco, where you'll tour this fabulous city and see the Golden Gate Bridge, Nob Hill, Fisherman's Wharf, crooked Lombard Street, and more. Set sail on a relaxing cruise in San Francisco Bay. Enjoy wine tastings in Napa Valley. Climb aboard a steam locomotive for a thrilling ride through a redwood tree forest. Have your camera ready as you explore the California coastline on the incredible 17-Mile Drive. Visit the charming villages of Sausalito, Carmel-by-the-Sea, and Monterey. Join us as we explore Northern California!

COST: MEMBERS DOUBLE \$4,660 PP | SINGLE \$5,455 PP NON-MEMBERS DOUBLE \$4,860 PP | SINGLE \$5,655 PP



SEPTEMBER 29 - OCTOBER 10 British Isles - Castles, Countrysides, and Capitals EASY 0 0 0 4 9 ENERGETIC

SCOTLAND, ENGLAND, WALES, AND IRELAND

Discover the history and charms of the British Isles as you visit Scotland, England, Wales, and Ireland. See historic royal castles, the beauty of England's Lake District, and the charm of Ireland's countryside. You'll tour the capital cities of Edinburgh, Cardiff, and Dublin. Learn about the lure of Scotland's famous Gretna Green, known as the "marriage capital of the UK," and explore the Viking city of York. Enjoy a cruise on the tranquil English lake, Windermere; a stop to Stratford-upon-Avon, the birthplace of William Shakespeare; a visit to the House of Waterford Crystal; and experience the Blarney Castle. This will be a magical journey through four magnificent countries!

COST: MEMBERS DOUBLE \$5,330 PP | SINGLE \$6,330 PP NON-MEMBERS DOUBLE \$5,530 PP | SINGLE \$6,530 PP

> SAVE THE DATE! NOVEMBER | Springfield: Land of Lincoln DECEMBER | New England Winter Wonderland

CRYSTAL LAKE BANK & TRUST COMPANY, N.A.®

AWINTRUST COMMUNITY BANK

5100 Northwest Hwy. | Crystal Lake, IL 60014 815-479-5200 | crystallakebank.com



Prsrt Std U.S. Postage PAID Palatine, IL 60095 Permit No. 539



Membership is for those 50 years of age or better with a customer relationship. See a personal banker for more details.

GENERAL INFORMATION

ADDRESS FOR CRYSTAL LAKE 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 Antioch State Bank of The Lakes 440 Lake St., Antioch, IL 600023 West parking lot across Spafford St. Depart Crystal Lake Crystal Lake Bank & Trust 5100 Northwest Hwy., Crystal Lake, IL 60014 North end of parking lot Depart McHenry McHenry Bank & Trust 2730 W. Route 120, McHenry, IL 60051 Parking lot next to Culver's

RESERVATION POLICY FOR DAY & EXTENDED TRIPS:

Reservations may be made by phone to Mary Jo Babiarz at 847-838-7030 or by email at mbabiarz@sbotl.com. For your reservation to be confirmed, payment must be in my office within seven days after reservations are made: Mary Jo Babiarz, State Bank of The Lakes, 440 Lake St., Antioch, IL 60002. 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.

RESPONSIBILITY OF CRYSTAL LAKE BANK & TRUST:

Platinum Adventures and Crystal Lake Bank & Trust are not the source or supplier of the travel services offered, but act solely as agent 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 Crystal Lake 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 Mary Jo Babiarz at 847-838-7030 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 canceled for a covered reason.

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