



FALL

Platinum Adventures® Newsletter

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

MESSAGE FROM THE DIRECTOR

Crisp, cool days remind us that fall is in the air!

It's the perfect time of year to enjoy what's left of autumn and get into the holiday spirit. Join us on day trips, educational seminars, and extended travel opportunities, where we'll learn new things, take interesting tours, travel to exciting places, and enjoy delicious meals together. We look forward to embarking on adventures — near or far — and making memories with all our Platinum Adventures friends.

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 (McHenry Bank & Trust, 2205 N. Richmond Rd., McHenry, IL 60051) 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!

Diane Susong



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

Diane Susong
815-788-3231
dsusong@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

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



Giving Thanks to Our Customers

McHenry Bank & Trust
2205 N. Richmond Rd. | McHenry

MONDAY, NOVEMBER 24

LEISURELY

Any way you slice it, we are grateful for you! Join us for a slice of pie, a warm beverage, and friendly conversation. The Platinum Adventures Club would not be what it is without you. Meet your Platinum Adventures members, get together with old friends, and brainstorm new trip ideas. Please RSVP to reserve your space. Bring a canned food item to donate to the local food pantry. Your donation is not required but is appreciated.

TIME: 2 PM

COST: Members & Non-Members | FREE

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

Diane Susong | 815-788-3231 | dsusong@wintrust.com



LIMITED AVAILABILITY!

"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: 8:40 AM Grayslake | 9:30 AM McHenry

LIMITED AVAILABILITY!

Sanfilippo Holiday Concert

Sanfilippo Estate – Place de la Musique
Barrington

THURSDAY, DECEMBER 4

MODERATE

Join us for a special holiday event at the Sanfilippo Estate. Our visit begins with an elegant lunch in the beautiful Carousel Pavilion, featuring a 1890 Eden Palais Carousel, antique music machines, steam engines, a 1890s Pullman passenger car, and more. Next, we'll enjoy a live 90-minute organ concert inside the residence. A self-guided tour of the home and more music machines follows the performance. You'll also see the Paris Fragrance Passage, General Store Gallery, and Art Deco Gallery. This musical adventure is sure to get you in the holiday spirit! We'll make a quick stop at the Fisher Nut Store along the way.

COST: Members \$140 | Non-Members \$160

DEPART: 9:50 AM Crystal Lake | 10:30 AM Elgin



Santa Suite

Swissôtel Chicago

323 E. Upper Wacker Dr. | Chicago

SATURDAY, DECEMBER 13

MODERATE

Join us for a whimsical experience in the Santa Suite at the Swissôtel Chicago this holiday season. Create memories with family and friends by visiting Santa's Post Office, where there will be crafts, face painting, and a visit with Santa himself! Hot Chocolate and cookies will be served. Invite the special children in your life and join in on the fun!

TIME: 11 AM TO 1 PM

COST: Members \$40 | Kids (under 18) \$25

Non-Members \$50 | Kids (under 18) \$35

Transportation is not provided.

ARE YOU HEADING TO FLORIDA THIS WINTER?

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

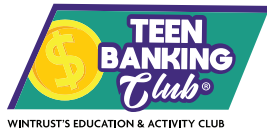
If you're traveling to the Sunshine State, you don't have to worry about leaving your community bank behind. That's because we have three locations — one in Bonita Springs, one in Cape Coral, and one in Naples — where you can access your finances and the reliable banking services you've come to expect. 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
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FIELD TRIPS to cool places



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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.



Winter Picnic

Crystal Lake Bank & Trust
5100 Northwest Hwy. | Crystal Lake

FRIDAY, JANUARY 2 | 2026

LEISURELY

Let's shake off any winter blues and join our Platinum Adventures friends for a fun afternoon of food, laughter, and games. We will enjoy fried chicken with all the picnic fixings, play games, and socialize with our friends.

TIME: NOON TO 2 PM

COST: Members & Non-Members | FREE



"Beehive"

Fireside Theatre
1131 Janesville Ave. | Fort Atkinson, WI

THURSDAY, FEBRUARY 12 | 2026

MODERATE

Everybody loves the '60s — the fashions, the movies, the moon landing, and, of course, the music! It was the greatest decade for popular music. "Beehive" celebrates the powerful female voices of the '60s. The show is a nostalgic journey through the decade, told from the perspective of six young women coming of age and accompanied by a live band. Join us for hits like "My Boyfriend's Back," "Be My Baby," "Son of a Preacher Man," and "Me and Bobby McGee." Please select your entrée choice with your reservation: grilled pork ribeye, seared salmon, Mediterranean short rib, or vegetarian pasta primavera.

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

DEPART: 8:40 AM Grayslake | 9:30 AM McHenry



Extended Trips Preview

Wintrust Financial Center
9700 W. Higgins Rd. | Rosemont

THURSDAY, FEBRUARY 19 | 2026

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 Branson, Missouri; America's Canyonlands; a summertime Mystery Trip; the colors of New England; Nashville Holiday; Hawaii; Portugal and the Douro River cruise; 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.

"On Your Feet! The Story of Emilio & Gloria Estefan"

Drury Lane Theatre
100 Drury Lane | Oakbrook Terrace

WEDNESDAY, FEBRUARY 25 | 2026

MODERATE

"On Your Feet!" follows the lives and music of Gloria and Emilio Estefan, the powerhouse husband-and-wife team that took pop music by storm. See how this legendary artist rose to international success through determination and creativity in this high-energy, non-stop show. You will be dancing in the aisles to crowd favorites such as "Rhythm is Gonna Get You", "1-2-3", and "Conga". Please select your lunch choice with your reservation: grilled chicken breast or three 2-oz petite filets.

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

DEPART: 9:10 AM McHenry | 9:45 AM Grayslake
10:05 AM Mundelein

Barry Manilow Tribute

White Fence Farm
1376 N. Joliet Rd. | Romeoville

THURSDAY, MARCH 5 | 2026

MODERATE

Join us for a toe-tapping show as Denny Diamond* performs as Barry Manilow, featuring selections from the vast musical library of one of Brooklyn's favorite songwriters. Before the show, enjoy White Fence Farm's famous four-piece chicken dinner, homemade corn fritters, baked potato, cottage cheese, kidney bean salad, coleslaw, pickled beets, and a choice of one beverage: coffee, tea, or soft drink. A cash bar is available.

COST: Members \$99 | Non-Members \$119

DEPART: 8:10 AM Antioch | 9 AM McHenry
9:40 AM Mundelein

**Denny Diamond is not an affiliate of Wintrust.*

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WEALTH MANAGEMENT

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

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Extended Trips Preview

Crystal Lake Bank & Trust
5100 Northwest Hwy. | Crystal Lake

FRIDAY, MARCH 13 | 2026

LEISURELY

Are you looking for a travel experience, either near or far? We have just the tours for you! Come and hear about our trips, including Branson, America's Canyonlands, Summertime Mystery Trip, fall in New England, Nashville, Hawaii, and Portugal and the Douro River. You'll want to start packing your bags! Don't delay, as these trips are filling up fast.

TIME: 2 PM

COST: Members & Non-Members | FREE

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



Silk Scarf Marbling Workshop

McHenry Bank & Trust
2205 N. Richmond Rd. | McHenry

WEDNESDAY, MARCH 25 | 2026

LEISURELY

Enjoy this unique, fun, hands-on experience as Deb Moretti* demonstrates how to paint your own silk scarf. Choose from various traditional and non-traditional marbling designs. Everyone will create a six-foot scarf with a one-of-a-kind design that you can keep for yourself or give as a gift to that special someone in your life. Light refreshments will be served.

TIME: 1 TO 5 PM

COST: Members \$55 | Non-Members \$65

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



Introduction to Estate Planning

Crystal Lake Bank & Trust
5100 Northwest Hwy. | Crystal Lake

WEDNESDAY, APRIL 8 | 2026

LEISURELY

Join us to learn all about the trust document and the trustee's role. Penelope Johns-Thompson, Vice President and Trust Officer at Wintrust Private Trust Company, N.A., will provide an overall introduction to the trust document and why it may be beneficial to include it in your comprehensive estate plan. We will also touch on the different types of trust documents, including revocable, irrevocable, special needs, and land trusts. Light refreshments will be provided.

TIME: 2 PM

COST: Members & Non-Members | **FREE**



Audrey Hepburn: From Hollywood Actress to Ambassador

Emmett's Brewing Company
110 N. Brockway St. | Palatine

FRIDAY, APRIL 10 | 2026

MODERATE

It is 1989, and Audrey Hepburn has just returned to her home in Switzerland for an interview about her work as a Goodwill Ambassador for UNICEF. As she entertains her guests over cocktails, she shares stories about her childhood during World War II, her remarkable success in Hollywood in films such as "Roman Holiday" and "Breakfast at Tiffany's," and her own deep-seated fears. This live portrayal is presented by historian Leslie Goddard.* Please select your entrée choice with your reservation: grilled salmon, chicken Boursin pasta, or filet mignon.

TIME: 11 AM

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

Transportation is not provided.

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



Dueling Pianos

Chicago Yacht Club
400 E. Monroe St. | Chicago

WEDNESDAY, APRIL 15 | 2026

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. Don't forget to bring your song requests!

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

DEPART: 8:50 AM Crystal Lake | 9:40 AM Elgin



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MORTGAGE



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The Making of “I Love Lucy”

Lone Tree Manor Banquet Hall
7730 N. Milwaukee Ave. | Niles

FRIDAY, APRIL 17 | 2026

MODERATE

Journey back to the golden age of television to learn how this classic was created. Discover how it grew out of Lucy’s radio program, “My Favorite Husband.” Explore production techniques pioneered by Desi Arnaz, including the three-camera concept. Presenter Todd Hunt* will delve into the life stories of Lucy, Desi, and cast members Vivian Vance and William Frawley with you. These episodes all have fascinating back stories. We’ll enjoy an authentic Polish lunch before the presentation.

TIME: 11:30 AM

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

Transportation is not provided.

**Todd Hunt is not an affiliate of Wintrust.*

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: 10:15 AM Crystal Lake | 11:05 AM Elgin



Anderson Japanese Gardens

318 Spring Creek Rd. | Rockford

THURSDAY, MAY 14 | 2026

ACTIVE

Join us for a tour of the lovely Japanese gardens. Their beautiful outdoor setting inspires the mind and energizes the soul. Enjoy the 12-acre landscape of streams, waterfalls, winding pathways, and koi ponds. We will also enjoy a guided tour of Frank Lloyd Wright’s Laurent House and lunch in the gardens.

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

DEPART: 7:25 AM Grayslake | 8:15 AM McHenry



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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, “Clay Cooper’s Country Express,” “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



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

Summertime Mystery Trip

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. Unique 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



SECOND DEPARTURE ADDED!

Colors of New England

MAINE, MASSACHUSETTS, NEW HAMPSHIRE, AND VERMONT

OCTOBER 11 – 18 | 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 4, 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

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

Diane Susong | 815-788-3231 | dsusong@wintrust.com



Hawaiian Adventure

HAWAII

FEBRUARY 18 – 28 | 2027

ACTIVE

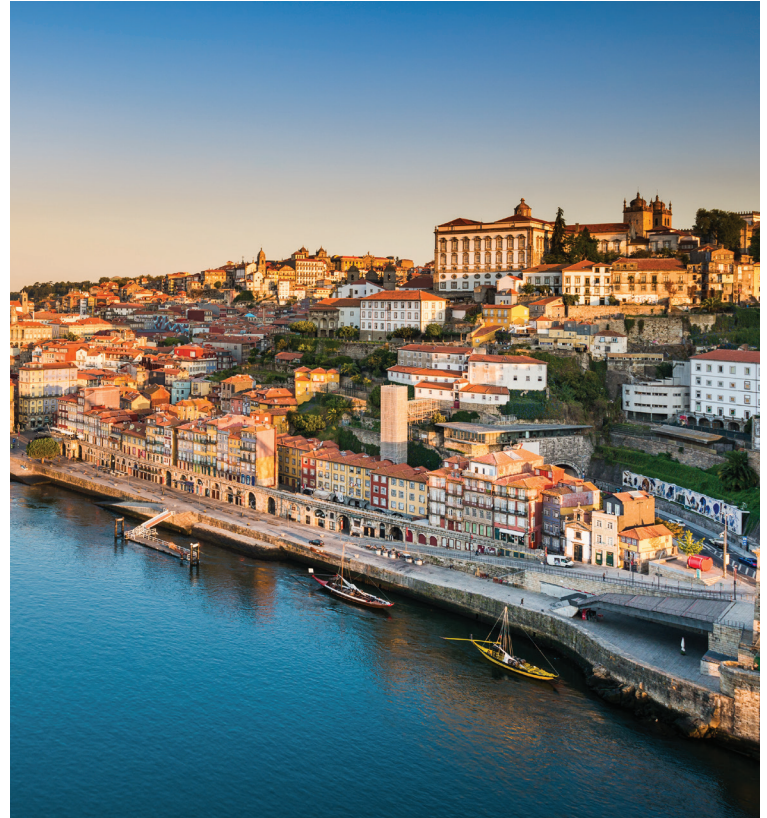
Embrace the spirit of “Aloha” on a leisurely three-island tour of Hawaii featuring three-night stays each on O’ahu, the Big Island of Hawaii, and Maui. Remember Pearl Harbor with a visit to the USS Arizona Memorial. Take in the natural beauty of Hawai’i Volcanoes National Park on the Big Island. Admire the hula dance and enjoy dinner Hawaiian-style at a traditional Polynesian luau. Visit a coffee farm in Kona and learn about the coffee bean’s journey from tree to cup. Uncover the beauty, culture, and traditions of all three islands.

COST PER PERSON:

MEMBERS: Double \$7,475 | Single \$9,075

NON-MEMBERS: Double \$7,775 | Single \$9,375

Price is guaranteed for bookings through August 11, 2026.



FREE AIRFARE*

Portugal and The Douro River Cruise

PORTUGAL AND SPAIN

SEPTEMBER 8 – 18 | 2027

CHALLENGING

Start your adventure with two nights in Lisbon and then set sail through Portugal’s enchanting countryside. En route to Porto, visit the pilgrimage site of Fátima and the university town of Coimbra. Terraced vineyards rise from the riverbanks, historic landmarks pepper the distant horizons, and charming towns lie hidden in the rural hillsides. From Spain’s walled city of Salamanca to the charming baroque village of Lamego, discover a new perspective of Europe as you sail along the Douro. Enjoy and relax on the lovely Emerald Radiance river cruise ship with first-class service and a variety of international cuisine, onboard entertainment, and more!

COST PER PERSON:

Starting at \$7,435 based on cabin preference. Call for pricing.

**Free round-trip airfare from Chicago plus a savings of \$300 per person is offered if you book with a deposit by December 31, 2025.*



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!



WINTRUST COMMUNITY BANKS

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Platinum Adventures Club. Membership is for customers 50+ years of age.
McHenry Bank & Trust is a branch of Crystal Lake Bank & Trust Company, N.A. Elgin State Bank is a branch of St. Charles Bank & Trust Company, N.A.
Mundelein Community Bank is a branch of Libertyville Bank & Trust Company, N.A.

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

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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GENERAL INFORMATION

ADDRESS FOR 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 60002

Depart Crystal Lake

Crystal Lake Bank & Trust
5100 Northwest Hwy.
Crystal Lake, IL 60014

Depart Elgin

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

Depart Grayslake

State Bank of The Lakes
50 Commerce Dr.
Grayslake, IL 60030

Depart McHenry

Meijer Grocery Store
2253 N. Richmond Rd.
McHenry, IL 60051

Depart Mundelein

Mundelein Community Bank
1110 W. Maple Ave.
Mundelein, IL 60060

Reservation Policy For Day & Extended Trips

Reservations may be made by phone to Diane Susong at 815-788-3231 or by email at dsusong@wintrust.com. For your reservation to be confirmed, payment must be in my office within seven days after reservations are made: Diane Susong, McHenry Bank & Trust, 2205 N. Richmond Rd., McHenry, IL 60051. 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 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 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 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 Diane Susong at 815-788-3231 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.

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.