





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

A MESSAGE FROM THE DIRECTOR

Greetings, 2021! We are ready to ring in a new year and count down to our upcoming events. It's cold out, so let's warm up to the idea of traveling to different places, seeing new things, and enjoying the season in better weather. For those of you who know there's "snow" place like home, we have educational seminars and day trips that will be flurries of fun, right here in our area.

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

Since your safety is our utmost concern, we will be practicing social distancing and other protective measures at events. The number of guests on motorcoaches will be limited, face coverings will be used when required, and event attendees will need to sign a waiver.

Also, please know all our extended trips include trip insurance, which can give you peace of mind in uncertain times. We appreciate your participation as a Platinum Adventures member, and we look forward to meeting again soon.

Cheers to another year full of adventures!

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.

VIRTUAL SEMINARS EASY 1 2 3 3 ENERGETIC

Over the next few months, we have several interesting virtual seminars lined up for you. In addition to the great schedule of in-person events you'll find in these pages, we're hosting virtual events for you to participate in from the comfort of your home. A few weeks before each seminar, we'll send an email invitation with instructions on how to register for the event. Those who register will receive an email with a link to the live presentation a few hours before each virtual event begins. Be sure to contact your Platinum Adventures director to ensure your current email address is on file.

JANUARY 20 | Wellness and Chair Exercises FEBRUARY 17 | Estate Planning MARCH 24 | The History of Coins APRIL 21 | Mortgage and Housing Market Update

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



THURSDAY, JANUARY 28 New Year's Drive-Up Event EASY 1 2 3 5 ENERGETIC Crystal Lake Bank & Trust 5100 NORTHWEST HWY. | CRYSTAL LAKE, IL

Drive over to the drive-up today for a special New Year's gift! We will be giving away mini first aid kits while supplies last. These handy first aid kits will fit in your pocket or purse. Here's to a healthy and happy new year!

TIME: 9 AM TO 5 PM COST: MEMBERS & NON-MEMBERS | FREE

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

WEDNESDAY, FEBRUARY 3 "A Mighty Fortress is Our Basement" EASY 0 0 3 0 S ENERGETIC The Fireside 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. Enjoy lunch the before the show.

TIME: 8 AM TO 5:30 PM COST: MEMBERS \$102 | NON-MEMBERS \$112 PICK-UP: ANTIOCH AND CRYSTAL LAKE

Due to the ongoing COVID-19 pandemic, the venue may make a schedule change to this performance.



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.



wintrustmortgage.com

ECCAL HOUSING

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

WEDNESDAY, FEBRUARY 10 Extended Trips Preview EASY 1 2 3 4 5 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 Branson Blast; Spotlight on the French Riviera; Michigan Treasures featuring Mackinac Island and the Grand Hotel; Summertime Mystery Trip; Alaska Discovery Land and Cruise; Colorado Springs; Portugal and The Douro River Cruise; British Isles - Castles, Countrysides, and Capitals; New York City Holiday; St. Louis Holiday; and more. You'll want to start packing your bags! Join us for our lunchtime event or a wine and cheese reception in the late afternoon.

TIME: 11:30 AM - LUNCH OR 4 PM - WINE AND CHEESE COST: MEMBERS & NON-MEMBERS | FREE The destinations presented may change based upon availability at time of trip preview.

THURSDAY, FEBRUARY 11 Be My Valentine EASY **1 2 3 3 5** ENERGETIC State Bank of The Lakes

1906 HOLIAN DR. | SPRING GROVE, IL

Join your Platinum Adventures friends for Valentine's cookie decorating! Cookies and decorations from Lovin' Oven will be individually packaged, and we will have fun decorating them together. They will not only be beautiful to look at, but they will be delicious to eat. Afterward, we will enjoy a delicious antipasto charcuterie box from Oliveri North as we celebrate all the lovely things in our lives.

TIME: 10:30 AM COST: MEMBERS \$25 | NON-MEMBERS \$35





FRIDAY, FEBRUARY 12 Platinum Adventures Sweet Treat Day EASY 1 2 3 3 9 ENERGETIC Algonquin Bank & Trust 4049 W. ALGONQUIN RD. | ALGONQUIN, IL

Drive through the drive-up today for a Valentine's Day treat from Platinum Adventures. We love showing appreciation for our members, and we hope to see you to share a sweet with you.

TIME: 9 AM TO 5 PM COST: MEMBERS & NON-MEMBERS | FREE

FRIDAY, FEBRUARY 26 Unaccompanied Minor in Germany

EASY 1 2 3 4 5 ENERGETIC State Bank of The Lakes

50 COMMERCE DR. | GRAYSLAKE, IL

Award-winning author Fern Schumer Chapman* has written five books about her mother's immigration journey as an unaccompanied minor fleeing Nazi Germany in 1938 and the legacy of that experience. Listen to Fern present the story of how eighth graders reunited two separated childhood friends 73 years after they last saw each other. This dramatic reunion was captured on the Oprah Winfrey Network (OWN) in 2011. Fern has shared her remarkable, true stories at schools, luncheons, and charity events. Light refreshments will be served.

TIME: 10 AM COST: MEMBERS \$15 | NON-MEMBERS \$25

*Fern Schumer Chapman is not an affiliate of Wintrust.



WEDNESDAY, MARCH 10 Extended Trip Previews EASY 1 2 3 4 5 ENERGETIC Two Locations

Join us at one of our extended trips previews where you can learn about our fun trips in detail. We will be featuring the following destinations: Branson Blast; Colorado Springs; Alaska Discovery Land and Cruise; Summertime Mystery Trip; Michigan Treasures featuring Mackinac Island and the Grand Hotel; Spotlight on the French Riviera; Portugal and the Douro River Cruise; British Isles - Castles, Countrysides, and Capitals; New York City Holiday; and St. Louis Holiday. Light refreshments will be served.

10 AM TO NOON | STATE BANK OF THE LAKES 50 Commerce Dr. | Grayslake, IL

2 TO 4 PM | STATE BANK OF THE LAKES 1906 Holian Dr. | Spring Grove, IL

COST: MEMBERS & NON-MEMBERS | FREE

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

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



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 advisor for more information.

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

WEDNESDAY, MARCH 24 "What Happens in Vegas" EASY 1 2 3 5 ENERGETIC The Fireside Theatre 1131 JANESVILLE AVE. | FORT ATKINSON, WI

The Fireside Theatre will pay tribute to many legendary Las Vegas performers in an all-new live band show featuring Steve Watts and the celebrated Fireside Band. Frank Sinatra, Sammy Davis Jr., Judy Garland, Barry Manilow, Elvis Presley, Celine Dion, Elton John, Garth Brooks, Bette Midler, Cher, Olivia Newton John, Lionel Richie, Diana Ross, Tony Bennett, Reba McEntire, Brooks and Dunn, and Lady Gaga are just a few of the great stars who have dazzled audiences in Las Vegas showrooms. What happens in Vegas won't stay in Vegas! A delicious lunch will be served prior to the show.

TIME: 8:30 AM TO 5:30 PM COST: MEMBERS \$102 | NON-MEMBERS \$112 PICKUP: ANTIOCH AND CRYSTAL LAKE Due to the ongoing COVID-19 pandemic, the venue may make a schedule change to this performance.

TUESDAY, MARCH 30 Lunch Bunch EASY 1 2 3 4 5 ENERGETIC Lou Malnati's Pizzeria 8515 REDTAIL DR. | CRYSTAL LAKE, IL

If you are looking to try a new restaurant or want to get to know other Platinum Adventures members, join us for lunch. There is no set agenda, just feel free to ask questions and learn more about what the club has to offer. Share ideas of places you wish to visit while we enjoy a meal together. Lunch includes a variety of pizza, soda, and an individual chocolate chip cookie pizza for dessert.

TIME: 11:30 AM COST: MEMBERS \$15 | NON-MEMBERS \$25 Transportation is not provided.



THURSDAY, APRIL 1 Beyond the Devil in the White City EASY 1 2 3 2 5 ENERGETIC State Bank of The Lakes 1906 HOLIAN DR. | SPRING GROVE, IL

Explore the darker side of Chicago history with awardwinning independent American filmmaker and author John Borowski* as he discusses the history of H.H. Holmes, the making of the film "H.H. Holmes: America's First Serial Killer," and the book "The Strange Case of Dr. H.H. Holmes." The focus of his work has been on late nineteenth and early twentieth century serial killers, initially in a trilogy of documentaries on American criminals, more recently on particular international criminals. A light breakfast will be served.

TIME: 9:30 AM COST: MEMBERS \$15 | NON-MEMBERS \$25 *John Borowski is not an affiliate of Wintrust.

WEDNESDAY, APRIL 14 Motown: Music that Moved the World EASY 1 2 3 3 5 ENERGETIC Wintrust Financial Center 9700 W. HIGGINS RD. | ROSEMONT, IL

In Detroit during the 1960s, Motown Records produced hits as efficiently as the Ford Motor Company produced automobiles: 110 top ten hits to be exact! It was the "Sounds of Young America" sung by performers like the Supremes, the Temptations, Marvin Gaye, and Stevie Wonder. Using audio and visual content, we'll trace the amazing musical journey from the power soul of "Dancing in the Streets" and "I Heard it through the Grapevine," to the psychedelic soul of "Cloud Nine" and "What's Going On," to the pop soul of The Jackson 5. We'll enjoy timeless music that moved us then and moves us now.

TIME: 10:30 AM OR 1:30 PM COST: MEMBERS & NON-MEMBERS | FREE



THURSDAY, APRIL 22 Celebrate Earth Day EASY 1 2 3 3 5 ENERGETIC Crystal Lake Bank & Trust 5100 NORTHWEST HWY. | CRYSTAL LAKE, IL

We love the earth, and we know you do, too! Drive over and claim your seed packet to plant for a better earth, a better existence, and a better tomorrow! Just drive up to the driveup for your packet of seeds, while supplies last.

TIME: 9 AM TO 5 PM COST: MEMBERS & NON-MEMBERS | FREE

WEDNESDAY, APRIL 28 "Come From Away" EASY ① ② ③ ③ ⑤ ENERGETIC Cadillac Palace Theatre 151 W. RANDOLPH ST. | CHICAGO, IL

One of Broadway's newest musicals is here for us to enjoy! Experience the remarkable true story of 7,000 stranded passengers and the small town in Newfoundland that welcomed them. On September 11, 2001, the world stopped. On September 12, their stories moved us all. Cultures clashed and nerves ran high, but uneasiness turned into trust, music soared into the night, and gratitude grew into enduring friendships. Join us for this emotional new musical. We'll have lunch before the performance at Petterino's.

TIME: 2 PM COST: MEMBERS \$175 | NON-MEMBERS \$185 CALL FOR DEPARTURE INFORMATION.

Due to the ongoing COVID-19 pandemic, the venue may make a schedule change to this performance.

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

FRIDAY, APRIL 30 Funnel Cake Food Truck EASY ① 2 3 0 9 ENERGETIC State Bank of The Lakes 440 LAKE ST. | ANTIOCH, IL

We are bringing the fair to you! After being cooped up all winter, it's time to come out and enjoy something sweet. You will be delighted by the aroma that will evoke memories of past visits to the fair. The food truck will be in the parking lot across from the bank (west of Spafford Street) where we meet for Platinum Adventures trips. Upon arrival, you'll pick up your ticket from me before getting in line for your funnel cake. This is a take-and-go event. No tables or chairs will be provided. Social distancing and masks are required even though the event is outside.

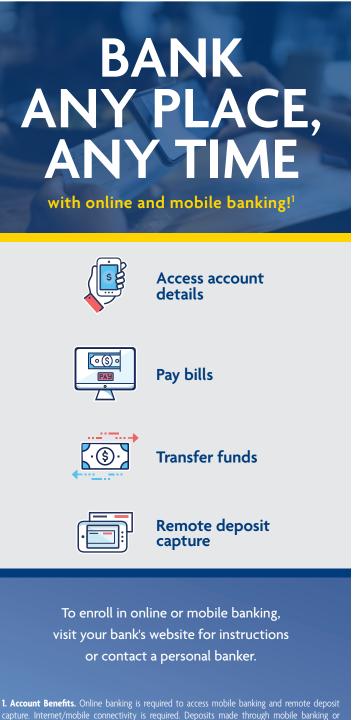
TIME: 1 TO 3 PM

COST: MEMBERS \$5 | NON-MEMBERS \$7 RESERVATIONS AND PRE-PAYMENT ARE REQUIRED. Price is per funnel cake.

FRIDAY, MAY 7 Mother's Day Bouquet Arranging EASY 1 2 3 3 5 ENERGETIC State Bank of The Lakes 50 COMMERCE DR. | GRAYSLAKE, IL

Celebrate Mother's Day with your Platinum Adventures friends by making a tied bouquet just in time for the special holiday. With the assistance of Heather from Antioch Flower Shop, we will create a floral bouquet together, which you will get to take home after our creative class. All the tools, florals, and greens will be provided for you, but feel free to bring your own apron. Afterwards, enjoy a delicious boxed lunch and refreshments catered on site by Something's Brewing. Come pamper yourself regardless if you are celebrating Mother's Day or not!

TIME: 10:30 AM COST: MEMBERS \$45 | NON-MEMBERS \$50



1. Account Benefits. Online banking is required to access mobile banking and remote deposit capture. Internet/mobile connectivity is required. Deposits made through mobile banking or remote deposit capture are subject to deposit limits and funds are typically available by next business day. Deposit limits may change at anytime. Third-party message and data rates may apply. Other restrictions apply. For more information go to: wintrust.com/agreement-and-diclosure



FRIDAY, MAY 11 Embrace Retirement Presentation EASY 1 2 3 2 5 ENERGETIC State Bank of The Lakes 50 COMMERCE DR. | GRAYSLAKE, IL

This workshop focuses on rewiring our behaviors and beliefs in order to create a fulfilling retirement. We do this by identifying seven components that need to be examined for this new life stage. Authors of "Embrace Retirement, a Proactive 7 Step Guide to Discover 'Now What?" Russ Fahrner and Bruce Bohrer* will present. This workshop is sponsored by the Proctor and Volk team of Wintrust Wealth Management. Light refreshments will be served.

TIME: 1 PM

COST: MEMBERS & NON-MEMBERS | FREE

*Russ Fahrner and Bruce Bohrer are not affiliates of Wintrust.



- 1. Exercise
- 2. Eat healthier
- 3. Save money or spend less
- 4. Reduce stress
- 5. Get more sleep
- 6. Learn a new skill
- 7. Travel
- 8. Read more
- 9. Get organized
- 10. Spend more time with friends and family

TUESDAY, JUNE 8 A Walk in the Park EASY 0 0 3 0 6 ENERGETIC Spring Grove Hatchery Park

2314 HATCHERY RD. | SPRING GROVE, IL

Let's take a walk at Spring Grove Hatchery Park! A little exercise and fresh air will do us some good. Hatchery Park is the original location of the first fish hatchery in Illinois, constructed in 1913. The walk is only three-fourths of a mile around the lake, but it's a beautiful and scenic walk. For those who are feeling energetic, we can walk around twice. Good gym shoes are recommended, as you will be walking on stones. This event is free, but the park charges a \$5 nonresident fee for parking. Be sure to bring \$5 per car if you do not live in Spring Grove. Light refreshments will be provided.

TIME: 10 AM

COST: MEMBERS & NON-MEMBERS | FREE* We will meet in the parking lot. *\$5 non-resident parking fee charged by park for guests who do not reside in Spring Grove.

FRIDAY, JUNE 25 A Day in Freeport EASY 1 2 3 4 5 ENERGETIC FREEPORT, IL

Today, we'll enjoy all that Freeport has to offer. We'll begin with a tour of the Freeport Historical Museum, followed by lunch at Cimino's Little Italy. Feel like a kid again as you enjoy a carousel ride at Krape Park. Next, we'll visit Little Cubs Field, a replica of Wrigley Field, and shop at Mrs. Mike's Potato Chips before ending at the Lincoln-Douglas Debate Square. A hop-on guide will share many other highlights as we make our way through town.

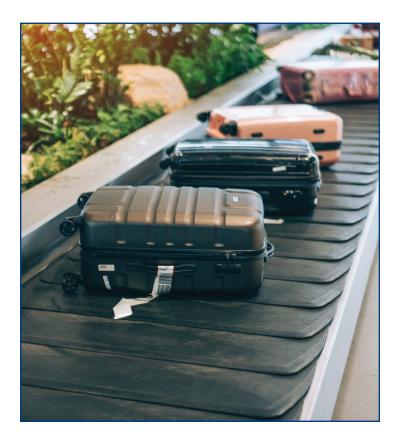
TIME: 8:30 AM TO 6 PM COST: MEMBERS \$68 | NON-MEMBERS \$78 PICK-UP: ANTIOCH AND CRYSTAL LAKE

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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.





OCTOBER 18 - 22 | 2021 Branson Blast EASY 0 2 3 3 5 ENERGETIC



BRANSON, MISSOURI

Have a blast in Branson on this fun-filled adventure. Our trip includes four live shows, including "Jesus" at the Sight and Sound Theatre, "Dublin's Irish Tenors & The Celtic Ladies," "Amazing Acrobats of Shanghai," and "Grand Jubilee" at the Grand Country Resort. We'll go on a tour at 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: MEMBERS DOUBLE \$1,955 PP | SINGLE \$2,485 PP NON-MEMBERS DOUBLE \$2,155 PP | SINGLE \$2,685 PP



MAY 8 - 16 | 2021 Spotlight on the French Riviera EASY 1 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 walled 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 13 - 17 | 2021 Michigan Treasures featuring Mackinac Island and the Grand Hotel EASY 0 0 3 0 ENERGETIC

MACKINAC ISLAND, FRANKENMUTH, AND DEARBORN, MI

See Mackinac Island as a horse drawn carriage guides you through the Victorian downtown and past the natural arch, Fort Mackinac, and the historic West Bluff district. Relax in a rocking chair on the world's longest hotel porch at the magnificent Grand Hotel, where you'll also enjoy a two night stay. Then, we're off to "Michigan's Little Bavaria," Frankenmuth, to stop at the world's largest Christmas store, Bronner's. In Dearborn, we'll visit the Henry Ford Museum of American Innovation and enjoy a Ford automobile factory tour.

COST: MEMBERS DOUBLE \$2,615 PP | SINGLE \$3,230 PP NON-MEMBERS DOUBLE \$2,815 PP | SINGLE \$3,430 PP

JULY 6 - 10 | 2021 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 motor coach tour a great value. Wherever we go, it's sure to be an adventure you won't want to miss!

COST: MEMBERS DOUBLE \$1,595 PP | SINGLE \$2,045 PP NON-MEMBERS DOUBLE \$1,795 PP | SINGLE \$2,245 PP



AUGUST 10 - 21 | 2021 Alaska Discovery Land and Cruise EASY 0 0 3 4 3 ENERGETIC

DENALI NATIONAL PARK AND PRESERVE, FAIRBANKS, ANCHORAGE, AND SKAGWAY, AK

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 Princess 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 Anchorage, Juneau, Ketchikan, Skagway, and more. Don't miss out on this Alaskan adventure!

COST: STARTING AT \$6,185 PP BASED ON CABIN PREFERENCE. CALL FOR PRICING AND DETAILS ON CABIN UPGRADE OFFER. Price is guaranteed for bookings through February 10, 2021.

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



AUGUST 15 - 19 | 2021 Colorado Springs EASY 0 0 3 0 9 ENERGETIC

COLORADO SPRINGS AND DENVER, CO

Experience the magnificence of Colorado Springs. You'll visit the fascinating Garden of the Gods and see its remarkable sandstone formations. Enjoy the spectacular view as we enjoy lunch at the elegant Broadmoor Resort. Be amazed as you travel by train aboard the Historic Royal Gorge Railroad, past the granite cliffs of the Royal Gorge. Visit the Colorado Springs Olympic Training Center, United States Air Force Academy, and Red Rocks Amphitheatre. Tour the "Mile High City" of Denver before returning home.

COST: MEMBERS DOUBLE \$2,975 PP | SINGLE \$3,500 PP NON-MEMBERS DOUBLE \$3,175 PP | SINGLE \$3,700 PP

SEPTEMBER 8 - 18 2021 Portugal and The Douro River Cruise EASY 0 0 3 4 5 ENERGETIC

SPAIN AND PORTUGAL

Start your adventure by spending two nights in Lisbon and then set sail through the Portuguese frontier. Visit expansive vineyards and sample some regional wines throughout your trip. See Spain's walled city of Salamanca and the quaint and historic towns of Portugal as you traverse the Douro River. Each port brings you to spectacular and alluring surroundings. 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: STARTING AT \$5,620 PP BASED ON CABIN PREFERENCE. CALL FOR PRICING.

*Free round trip airfare from Chicago is offered if you book with deposit by January 31, 2021.

SEPTEMBER 30 - OCTOBER 11 | 2021 British Isles - Castles, Countrysides, and Capitals EASY 000 00 00 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 \$4,970 PP | SINGLE \$6,180 PP NON-MEMBERS DOUBLE \$5,170 PP | SINGLE \$6,380 PP

SAVE THE DATE! DECEMBER 3 - 6 | 2021 - New York City Holiday

DECEMBER 5 - 8 | 2021 St. Louis Holiday EASY 1 2 3 3 9 ENERGETIC

ST. LOUIS, MO

Celebrate the holiday season in the Gateway to the West! You'll be dazzled by light displays at the Missouri Botanical Gardens and the National Shrine of Our Lady of the Snows. On a city tour, you'll see the Old Courthouse, the Ulysses S. Grant National Historic Site, Union Station, and more! Take a tram ride to the top of the Arch and enjoy a sample during your guided tour of the Anheuser-Busch Brewery. Check out the unique memorabilia and artifacts at the National Blues Museum as well as the interactive exhibits. You won't want to miss this fun holiday trip!

COST: MEMBERS DOUBLE \$1,875 PP | SINGLE \$2,065 PP NON-MEMBERS DOUBLE \$2,075 PP | SINGLE \$2,265 PP

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CRYSTAL LAKE BANK

CRYSTAL LAKE'S COMMUNITY BANK

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

Proud to be part of the $\underline{WINTRUST}$ family

GENERAL INFORMATION

ADDRESS FOR CRYSTAL LAKE BANK & TRUST COMPANY, N.A. 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	Depart Crystal Lake
State Bank of The Lakes	Crystal Lake Bank & Trust
440 Lake St.	5100 Northwest Hwy.
Antioch, IL 60002	Crystal Lake, IL 60014
West parking lot across Spafford St.	North end of parking lot

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, N.A., 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 COMPANY, N.A.:

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