

Adventures Newsletter

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

MESSAGE FROM THE DIRECTOR

New year, new adventures!

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

If you're curious about events happening near friends or family, visit wintrust.com/panewsletters to see Platinum Adventures events planned at all Wintrust Community Banks. Events and extended trips fill up quickly; be sure to reserve a spot right away for the activities you are interested in.

Reservations are required for all events. For reservations to be confirmed, payment must be made by credit card or check and received in my office (Wintrust Financial Corporation, 9700 W. Higgins Rd., Ste. 550, Rosemont, IL 60018) within seven days after reservations are made. Please make checks payable to Platinum Adventures. Member pricing is for current Platinum Adventures members only.

I look forward to seeing you soon!

Marsha Golaszewski



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

Marsha Golaszewski 847-268-0959 mgolaszewski@wintrust.com





DAY TRIPS

You'll have the unique opportunity to explore the wonders we have nearby. We carefully plan each of our day trips, events, and seminars to ensure they are packed with as much adventure and education as possible. Plus, each event offers a great chance to share just what the Platinum Adventures Club is all about with friends.

Pay close attention to the means of transportation for these trips. We will often gather and transport the group by bus, but some events require you to commute on your own. As always, if you have any questions about these day trips or would like to RSVP, contact your bank's Platinum Adventures Director at the phone number or email listed in this newsletter.

For more information on these upcoming day trips, contact your Platinum Adventures Director.

ENERGY LEVEL SCALE:

LEISURELY

MODERATE

ACTIVE

CHALLENGING

VIGOROUS



Extended Trips Preview

Wintrust Financial Center 9700 W. Higgins Rd. | Rosemont

THURSDAY, FEBRUARY 13

LEISURELY

Join us for a special trip presentation and travel the world with us! You'll hear all about the exciting trips and see slideshows of the great destinations we've planned for you, including Grand Rapids, Michigan; the Pacific Northwest; Ireland; Panama; Australia and New Zealand; Iceland; a Greek Islands cruise; America's Canyonlands; and more. You'll want to start packing your bags! Lunch is included.

TIME: 11:30 AM

COST: Members & Non-Members | FREE

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

Coin Stories

Highland Park Bank & Trust 1949 St. Johns Ave. | Highland Park

THURSDAY, FEBRUARY 20

LEISURELY

Join us for an interesting presentation by Ron Beckstrom of Golden Rule Coins. Our program starts with a history of coins, focusing on U.S. coins, and covers things like why we toss a coin to decide an issue, where the name "dollar" came from, why we call a quarter "two bits," and many other fun facts related to our money. You may bring three to four coins or currency items to be evaluated by Ron after the presentation. Light refreshments will be provided.

TIME: 10:30 AM

COST: Members & Non-Members | FREE

RESERVATIONS ARE REQUIRED for all events. Reserve your spot today: Marsha Golaszewski, 847-268-0959, mgolaszewski@wintrust.com



Mimosas and Canvas

Bottle & Bottega 10 W. Campbell St. | Arlington Heights

THURSDAY, FEBRUARY 27

MODERATE

Join us for a sip-and-paint class led by a professional instructor from Bottle & Bottega. We will sip some delicious mimosas while painting a scenic portrait, which you'll take home when you finish. No experience necessary! Aprons will be provided, and short-sleeved shirts are recommended. Invite a friend and learn how to paint your own masterpiece. We will enjoy a make-your-own mimosa spread along with light snacks.

TIME: 1 TO 4 PM

COST: Members \$55 | Non-Members \$75

Transportation is not provided.



Differentiating Between the Most Common Forms of Dementia

Highland Park Bank & Trust 1949 St. Johns Ave. | Highland Park

THURSDAY. MARCH 6

LEISURELY

Dementia is an umbrella term for loss of memory and other thinking abilities severe enough to interfere with daily life. Learn about the most common forms of dementia: Alzheimer's disease, vascular dementia, dementia, Lewy bodies, Parkinson's disease, and frontotemporal dementia. Chris Petrick from Elderwerks will discuss risk factors, diagnosis, treatment, and care strategies. Light refreshments will be provided.

TIME: 10 AM

COST: Members & Non-Members | FREE



America's Golden Girl: The Life of **Betty White**

Lodge of Northbrook 2220 Founders Dr. | Northbrook

FRIDAY, MARCH 7

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. Refreshments will be provided.

TIME: 1:30 PM

Transportation is not provided.

*Michelle Gibbons is not an affiliate of Wintrust.









An account that grows with them







FREE events and giveaways

SPECIAL membership pricing on events

FIELD TRIPS to cool places







TREAT DOLLARS to local businesses

OPENING A JUNIOR SAVERS STATEMENT SAVINGS¹ ACCOUNT IS EASY!

For customers under age 22. No minimum to open. \$200 daily minimum balance to avoid a \$5 monthly maintenance fee once the Junior Saver turns 22. Earn interest on every dollar in your Junior Savers account.





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.



Extended Trips Preview

Lake Forest Bank & Trust 727 N. Bank Ln. | Lake Forest

TUESDAY, MARCH 18

LEISURELY

Do you love to travel but don't want to travel alone? Come find out what opportunities the Platinum Adventures Club extended travel program has to offer. You will learn about the 2025 and 2026 trips we have planned for you, including Grand Rapids, Michigan; Pacific Northwest; Shades of Ireland; Essence of Panama: Australia and New Zealand: Iceland: a Greek Islands cruise: America's Canyonlands; and more!

TIME: 1 PM

COST: Members & Non-Members | FREE

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



"Waitress"

Paramount Theatre 23 E. Galena Blvd. | Aurora

WEDNESDAY, MARCH 26

MODERATE

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

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

DEPART: Lake Forest, Wilmette, and Norridge

RESERVATIONS ARE REQUIRED for all events. Reserve your spot today: Marsha Golaszewski, 847-268-0959, mgolaszewski@wintrust.com



Estate Planning Blunders

Wintrust Financial Center 9700 W. Higgins Rd. | Rosemont

TUESDAY, APRIL 8

LEISURELY

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

TIME: 11:30 AM

COST: Members & Non-Members | FREE



How to Advocate for Yourself

Northview Bank & Trust 245 Waukegan Rd. | Northfield

WEDNESDAY, APRIL 9

LEISURELY

Advocating for yourself during doctor appointments is a crucial skill that can significantly impact the quality of care you receive. In this empowering presentation, Margo Marasa from NShore Patient Advocates will equip you with the tools and strategies to effectively communicate your concerns, ask the right questions, and actively participate in your healthcare decisions. Susan will guide you through the importance of being an informed and engaged patient and provide tips on preparing for an appointment. Light refreshments will be provided.

TIME: 10 AM

COST: Members & Non-Members | FREE



Tea, Talk & Travel

Highland Park Bank & Trust 1949 St. Johns Ave. | Highland Park

THURSDAY, APRIL 10

LEISURELY

It's tea time! Bring a friend and meet your fellow Platinum Adventures members for an afternoon of sharing interesting travel experiences, ideas for future day trips, making new friends, and much more. We'll enjoy some delicious Polish pastries, so don't hesitate to make your reservation today!

TIME: 1:30 PM

COST: Members & Non-Members | FREE

UPDATE YOUR PLATINUM ADVENTURES® **MEMBERSHIP**

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

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

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







Financial solutions FOR YOU

Whether you're preparing for retirement, managing your retirement income, or planning for your family's financial security, we're here to help. Our team of experts offers the personalized attention you deserve with the financial solutions you need for every stage of your life.





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

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



Economic Outlook for 2025

Lake Forest Bank & Trust 959 S. Waukegan Rd. | Lake Forest

TUESDAY, APRIL 29

LEISURELY

Join Wintrust Wealth Management Senior Portfolio Manager David Bruskin as he presents an informative and timely presentation about the state of the economic markets and his outlook for the year ahead. Light refreshments will be provided.

TIME: 10 AM

COST: Members & Non-Members | FREE

Chicago Cubs at Milwaukee Brewers

American Family Field 1 Brewers Way | Milwaukee, WI

SUNDAY, MAY 4

MODERATE

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

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

DEPART: Lake Forest and Wilmette

RESERVATIONS ARE REQUIRED for all events. Reserve your spot today: Marsha Golaszewski, 847-268-0959, mgolaszewski@wintrust.com



Is It Time To Move?

Highland Park Bank & Trust 1949 St. Johns Ave. | Highland Park

THURSDAY, MAY 8

LEISURELY

Explore moving to a more manageable living environment or aging in place. Many factors determine whether moving or staying put is right for any individual, and this seminar will review both choices. If staying put in your home of many years seems like the only option, how can you make it safer, more comfortable, and keep your loved ones happy? Jameson Sotheby's International Realty Real Estate Broker Robert Casorio and Senior Living Specialists representative Ronda Permacek will lead this informative discussion. Light refreshments will be provided.

TIME: 1 PM

COST: Members & Non-Members | FREE



Crooners & Divas Luncheon Show

Sunset Ridge Country Club 2100 Sunset Ridge Rd. | Northfield

WEDNESDAY, MAY 14

MODERATE

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

TIME: 11 AM

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

Transportation is not provided.



Psychology of Investing

Buffalo Grove Bank & Trust 200 N. Buffalo Rd. | Buffalo Grove

SATURDAY, MAY 17

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 Wintrust Investments Jesse Stabile, CFP, to discuss what behaviors to watch out for, their impact on your wealth, and how to minimize the impact of emotions on your investments. Light refreshments will be provided.

TIME: 10 AM

COST: Members & Non-Members | FREE



Mortgage options tailored for you

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





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







"Tina" - The Tina Turner Musical

Cadillac Palace Theatre 151 W. Randolph St. | Chicago

WEDNESDAY, JUNE 4

MODERATE

Celebrate the unstoppable woman who dared to dream fiercely, shatter barriers, and conquer the world — against all odds. Set to the pulse-pounding soundtrack of Tina Turner's most beloved hits, prepare to be ecstatically blown away by this electrifying experience. We'll enjoy lunch at The Ivy Room before the performance.

COST: Members \$215 | Non-Members \$235

DEPART: Lake Forest, Northfield, and Wilmette

Are you Aging into Medicare?

Highland Park Bank & Trust 1949 St. Johns Ave. | Highland Park

TUESDAY, JUNE 17

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: 1 PM

COST: Members & Non-Members | FREE

Odyssey Cruise

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

WEDNESDAY, JUNE 25

MODERATE

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

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

DEPART: Lake Forest, Wilmette, and Norridge

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!



3401 Tamiami Trail North | Naples, FL 26851 S. Tamiami Trail | Bonita Springs, FL 915 Cape Coral Parkway E. | Cape Coral, FL 239-687-5200 | wintrustflorida.com

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



RESERVATIONS ARE REQUIRED for all events. Reserve your spot today: **Marsha Golaszewski, 847-268-0959, mgolaszewski@wintrust.com**





Grand Rapids

MICHIGAN

APRIL 30 - MAY 2

ACTIVE

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

COST PER PERSON:

MEMBERS: Double \$750 | Single \$920

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

Pacific Northwest

OREGON AND WASHINGTON

JUNE 7 – 13

ACTIVE

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

COST PER PERSON:

MEMBERS: Double \$4,500 | Single \$5,400 NON-MEMBERS: Double \$4,700 | Single \$5,600

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



EXTENDED TRIPS

Have you always wanted to explore the world but don't know where to begin planning your travels? We have the solution for you. Let us handle all of the planning. Our extended trips offer you the chance of a lifetime to see the world as you've never seen it before. Extended trips range in length from a few days to a few weeks.

Most transportation, lodging, meals, and entertainment will be provided and thoughtfully planned by our Platinum Adventures Directors alongside experienced and highly qualified travel professionals. Many extended trips include at-home pick-up and return and trip insurance. Sit back, relax, and join us for this rare opportunity to see the sights you never thought you'd see. If you have any questions, need more information, or want to make reservations for our extended trips, please contact your bank's Platinum Adventures Club Director.

Contact your Platinum Adventures Director for detailed itineraries on any of these upcoming **extended trips**.

ENERGY LEVEL SCALE:

LEISURELY

MODERATE

ACTIVE

CHALLENGING

VIGOROUS



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





Essence of Panama

PANAMA

OCTOBER 9 – 16

CHALLENGING

Discover the colonial architecture of Panama City and Casco Antiguo, a UNESCO World Heritage Site, on a tour of this historic city. Witness the engineering marvel of the Panama Canal at the Miraflores Locks Visitor Center. Sail to the Pacific Ocean on a partial transit of the Panama Canal. Learn about the craftsmanship of traditional clothing handmade by local artisans. Relax and enjoy beautiful beaches with a two-night stay at an all-inclusive resort. You'll experience it all on this tour of Panama.

COST PER PERSON:

MEMBERS: Double \$4,345 | Single \$5,145 NON-MEMBERS: Double \$4,545 | Single \$5,345

LIMITED AVAILABILITY!



Shades of Ireland

IRELAND

SEPTEMBER 12 – 21

CHALLENGING

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

COST PER PERSON:

MEMBERS: Double \$6,140 | Single \$6,840 NON-MEMBERS: Double \$6,340 | Single \$7,040

Price subject to change. Call for current prices.

UPDATE YOUR ID!



DEADLINE EXTENDED TO MAY 2025!

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

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







Iceland's Magical Northern Lights ICELAND

MARCH 15 - 21 | 2026

CHALLENGING

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

COST PER PERSON:

MEMBERS: Double \$5,535 | Single \$6,035 NON-MEMBERS: Double \$5,835 | Single \$6,335

Price is guaranteed for bookings through September 9, 2025.

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.





727 N. Bank Ln. | Lake Forest, IL 60045 847-234-2882 | lakeforestbank.com



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Buffalo Grove Bank & Trust and Northview Bank & Trust are branches of Northbrook Bank & Trust Company, N.A. Highland Park Bank & Trust is a branch of Lake Forest Bank & Trust Company, N.A. **Platinum Adventures Club.** Membership is for customers 50+ years of age.

Securities, insurance products, financial planning, and investment management services offered through Wintrust Investments, LLC (Member FINRA/SIPC), founded in 1931.

Asset management and financial planning services offered by Great Lakes Advisors, LLC. Trust and asset management services provided by Wintrust Private Trust Company, N.A.

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

GENERAL INFORMATION

ADDRESS FOR LAKE FOREST 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 Lake Forest

Lake Forest Bank & Trust 959 S. Waukegan Rd. Lake Forest, IL 60045

Depart Norridge

Longhorn Steakhouse 7070 W. Forest Preserve Dr. Norridge, IL 60706

Depart Northfield

Northview Bank & Trust 245 Waukegan Rd. Northfield, IL 60093

Depart Wilmette

The Church of Jesus Christ of Latter-day Saints 2727 Lake Ave. Wilmette, IL 60091

Reservation Policy For Day & Extended Trips

Reservations may be made by phone to Marsha Golaszewski at 847-268-0959 or by email at mgolaszewski@wintrust.com. For your reservation to be confirmed, payment must be in my office within seven days after reservations are made: Marsha Golaszewski, Wintrust Financial Corporation, 9700 W. Higgins Rd., Ste. 550, Rosemont, IL 60018. Please make checks payable to Platinum Adventures. Please remember to make your menu selections when you reserve your tour. Member pricing is for current Platinum Adventures Club members only. Refunds are not available for day trips unless there is a waitlist and Platinum Adventures can find a substitute for your reserved seat(s).

Responsibility of Lake Forest Bank & Trust

Platinum Adventures and Lake Forest 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 Lake Forest 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 Marsha Golaszewski at 847-268-0959 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.

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