



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 (Naperville Bank & Trust, 555 Fort Hill Dr., Naperville, IL 60540) within seven days after reservations are made. Please make checks payable to Platinum Adventures. Member pricing is for current Platinum Adventures members only.

I look forward to seeing you soon!

Katrina Honeycutt



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

Katrina Honeycutt
630-933-8631
kgrady@wintrust.com



DAY TRIPS

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

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

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

ENERGY LEVEL SCALE:

LEISURELY

MODERATE

ACTIVE

CHALLENGING

VIGOROUS

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



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: 9 AM Elgin



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 at Swissôtel

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.



Platinum Adventures Movie Meeting

Marcus Elgin Cinema
111 S. Randall Rd. | Elgin

THURSDAY, DECEMBER 11
AND THURSDAY, FEBRUARY 12 | 2026

MODERATE

Join us for the showing of a first-run movie currently playing in theaters. Feel free to invite a friend 50+ years of age! Call our movie hotline at 847-888-7976 for the movie selection.

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

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

Transportation is not provided.

ARE YOU HEADING TO FLORIDA THIS WINTER?

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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!

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239-687-5200 | wintrustflorida.com

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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.



LIMITED AVAILABILITY

Holiday Lights Trolley Tour

Naperville Bank & Trust
555 Fort Hill Dr. | Naperville

FRIDAY, DECEMBER 19

MODERATE

Beautiful decorations are all around, and holiday cheer is in the atmosphere! We'll take a guided tour of spectacular Christmas lights throughout Naperville, featuring luminous displays and loads of holiday season fun aboard the Naperville Holiday Trolley. This will be an evening you will not forget! We will meet at the Fort Hill branch at 7:30 p.m. for hot chocolate and cookies before we depart.

TIME: 7:30 PM

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

Online Banking Made Easy

Elgin State Bank
1001 S. Randall Rd. | Elgin

WEDNESDAY, JANUARY 28 | 2026

MODERATE

Join us for an online banking presentation with Elgin State Bank Assistant Branch Manager, Eric Mosqueda. He will guide us through the online banking process. Mastering online banking will save time and money and simplify your daily life. Learn how to schedule recurring payments, create a budget, and freeze debit cards. Light refreshments will be served.

TIME: 11 AM

COST: Members & Non-Members | FREE



America's Golden Girl: The Life of Betty White

Arrowhead Golf Club
26W151 Butterfield Rd. | Wheaton

TUESDAY, FEBRUARY 10 | 2026

MODERATE

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

TIME: 11 AM

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

Transportation is not provided.

*Michelle Gibbons is not an affiliate of Wintrust.



"Beehive"

Fireside Theatre

1131 Janesville Ave. | Fort Atkinson, WI

FRIDAY, FEBRUARY 20 | 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: 9 AM Elgin



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.

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Extended Trips Preview

Elgin State Bank
1001 S. Randall Rd. | Elgin

THURSDAY, MARCH 26 | 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 newest trips, including Branson, Missouri, America's Canyonlands, fall in New England, a Summertime Mystery Trip, Nashville, a Hawaiian Adventure, Portugal and the Douro River Cruise, and more. You'll want to start packing your bags! Don't delay, as these trips are filling up fast.

TIME: 11 AM

COST: Members & Non-Members | FREE

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



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

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



Platinum Adventures Club Cookout

Elgin State Bank
1001 S. Randall Rd. | Elgin

THURSDAY, MAY 28 | 2026

LEISURELY

It's back! Elgin State Bank will once again host the "Platinum Adventures Club Cookout!" We will serve hot dogs, chips, and refreshments. Membership is not required to attend, so please invite a friend.

TIME: 11:30 AM TO 1:30 PM

COST: Members & Non-Members | FREE



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MORTGAGE



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Estate Planning

Rockford Community Bank
1825 N. Perryville Rd. | Rockford

WEDNESDAY, JUNE 17 | 2026

MODERATE

Join us for an informative session on estate planning led by a representative from Wintrust Private Trust Company, N.A. Individuals spend significant time and resources drafting a trust agreement, yet items are often overlooked or left incomplete when organizing their affairs. We'll hear about common estate planning errors and how to avoid them when executing a trust agreement.

TIME: 11 AM

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



"Wizard of Oz"

Metropolis Performing Arts Centre
111 W. Campbell St. | Arlington Heights

THURSDAY, JULY 30 | 2026

MODERATE

We're off to see the Wizard! Click your heels three times and join the Cowardly Lion, Scarecrow, Tin Man, Dorothy, and Toto, as they follow the yellow brick road in search of their heart's desires. This adaptation contains all the Oscar-winning songs from the movie, including "Somewhere Over the Rainbow" and "We're Off to See the Wizard." We'll enjoy a delicious family-style lunch at Francesca's before the performance.

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

DEPART: 11:15 AM Elgin



Willis Tower Skydeck Tour

Skydeck Chicago
233 S. Wacker Dr. | Chicago

TUESDAY, AUGUST 11 | 2026

MODERATE

Enjoy an unrivaled view over Chicago on a trip up the Willis Tower. Once known as the Sears Tower, this famous building is home to the Skydeck on the 103rd floor and features The Ledge, a series of four glass-paneled boxes extending out from the building's façade to give visitors a view straight down. Learn about Chicago's rich history and culture as you wind through the ground-level museum. We will enjoy a delicious plated lunch before the tour at Rivers Restaurant.

COST: Members \$125 | Non-Members \$135

DEPART: 9 AM Elgin



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

Katrina Honeycutt | 630-933-8631 | kgrady@wintrust.com



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:

Katrina Honeycutt | 630-933-8631 | kgrady@wintrust.com



Hawaiian Adventure

HAWAII

FEBRUARY 18 – 28 | 2027

ACTIVE

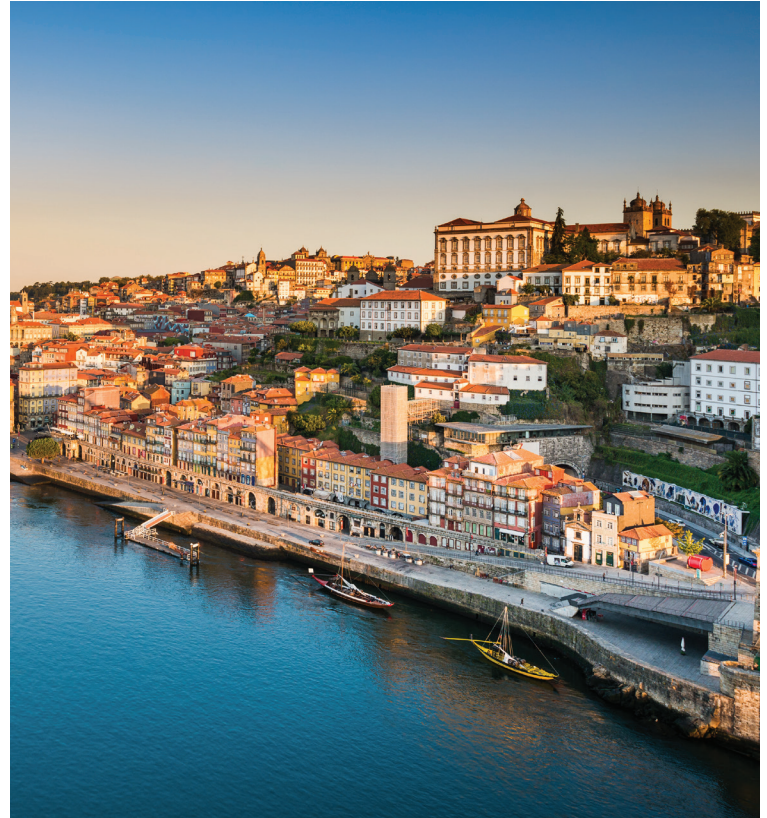
Embrace the spirit of “Aloha” on a leisurely three-island tour of Hawaii featuring three-night stays each on O’ahu, the Big Island of Hawaii, and Maui. Remember Pearl Harbor with a visit to the USS Arizona Memorial. Take in the natural beauty of Hawai’i Volcanoes National Park on the Big Island. Admire 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!

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

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GENERAL INFORMATION

ADDRESS FOR ST. CHARLES BANK & TRUST DEPARTURE SITE(S):

The bus cannot wait for late participants.
Please arrive at your departure
site 15 minutes prior to departure
time. Refunds are not available for
late or no-show participants.

Depart 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

Reservation Policy For Day & Extended Trips

Reservations may be made by phone to Katrina Honeycutt at 630-933-8631 or by email at kgrady@wintrust.com. For your reservation to be confirmed, payment must be in my office within seven days after reservations are made: Katrina Honeycutt, Naperville Bank & Trust, 555 Fort Hill Dr., Naperville, IL 60540. Please make checks payable to Platinum Adventures. Please remember to make your menu selections when you reserve your tour. Member pricing is for current Platinum Adventures Club members only. Refunds are not available for day trips unless there is a waitlist and Platinum Adventures can find a substitute for your reserved seat(s).

Responsibility of St. Charles Bank & Trust

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

Your participation is also conditioned upon your agreement to review all of your travel documents, including applicable cancellation and travel insurance policies. You may contact Katrina Honeycutt at 630-933-8631 with any questions concerning required travel documents and applicable cancellation and travel insurance policies. Group travel fares typically involve restrictions, and changing any aspect of your travel arrangements may result in the payment of additional money. Cancellation or failure to attend any part of your Platinum Adventures travel, tour, or event may result in financial penalties up to and including the loss of all monies paid. A travel insurance policy may provide a remedy if you cancel for a covered reason.

St. Charles Bank & Trust is acting in the capacity of extending this invitation to travel to the Platinum Adventures members and their guests. St. Charles Bank & Trust reserves the right to refuse acceptance to anyone it judges incapable of meeting the rigors and requirements of participating in any activity or trip at any time.