



FALL 2020



PLATINUM ADVENTURES NEWSLETTER

DAY TRIPS • EXTENDED TRIPS • SEMINARS • AND MORE!

A MESSAGE FROM THE DIRECTOR

As the hot summer days cool into a crisp fall, we're excited to see you again. We've missed our Platinum Adventures friends, and we hope you have been both safe and healthy while we've been apart.

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.

Be well,

Mary Jo Babiarez



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

MARY JO BABIARZ

847-838-7030 | mbabiarez@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.



FRIDAY, OCTOBER 9

Lunch Bunch

EASY 1 2 3 4 5 ENERGETIC

J&D's Bar and Grill

26400 N. US HWY. 12 | WAUCONDA, 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 share a meal together.

TIME: 11:30 AM

COST: MEMBERS \$10 | NON-MEMBERS \$15

TRANSPORTATION NOT PROVIDED.



MONDAY, OCTOBER 19

Fall Pumpkin Decorating

EASY 1 2 3 4 5 ENERGETIC

Harms Farm & Garden Center

4727 W. CRYSTAL LAKE RD. | MCHENRY, IL

Let's have some fun, y'all! Join us for a "gourd-geous" pumpkin decorating class. Decorate a large pumpkin for Halloween or fall using the supplies provided. You can even put your name on your pumpkin if you wish. Enjoy your pumpkin wherever you display it, inside or outside! It will last throughout the season. There will be time to mix and mingle and shop in the market for seasonal produce and decorative items. A light lunch will be served after the class.

TIME: 10 AM

COST: MEMBERS \$40 | NON-MEMBERS \$50

TRANSPORTATION NOT PROVIDED.

RESERVATIONS ARE REQUIRED FOR ALL EVENTS. PLEASE CONTACT ME TODAY TO RESERVE YOUR SPOT:

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847-838-7030
mbabiarz@sbotl.com

FRIDAY, JANUARY 8, 2021
2021 New Year Celebration

EASY 1 2 3 4 5 **ENERGETIC**

Maravela's, Inc.

4 WASHINGTON ST. | INGLESIDE, IL

Let's celebrate the new year with good friends, fun music, and delicious food: Gatsby style! Celebrations become merrier with dear ones, so please join us to welcome 2021 with a cheer! 1920s attire is encouraged but not required. Please specify your choice of London broil with sautéed mushrooms or baked half chicken on the bone Vesuvio style.

TIME: 11:30 AM TO 2:30 PM

COST: MEMBERS \$35 | NON-MEMBERS \$45
TRANSPORTATION NOT PROVIDED.



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

WINTRUST
MORTGAGE

wintrustmortgage.com

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



BANK
ANY PLACE,
ANY TIME

with online and mobile banking!¹



Access account details



Pay bills



Transfer funds

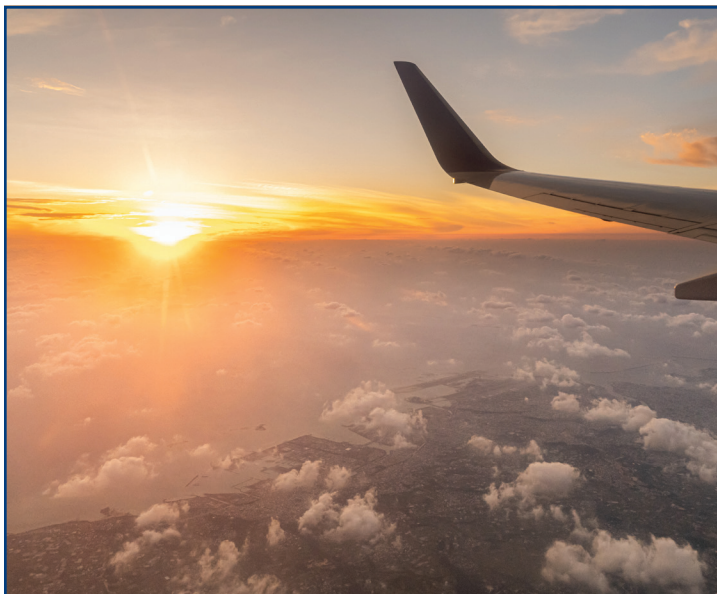


Remote deposit capture

To enroll in online or mobile banking, visit your bank's website for instructions or contact a personal banker.

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-disclosure.





How Well Do You Know Your Platinum Adventures Director?

Learn more about Mary Jo Babiarz!

1. **Where were you born?** Chicago
2. **Where did you grow up (during your high school years)?** Chicago
3. **What is your favorite color?** Orange
4. **Where is your favorite travel destination?** Mexico
5. **What are your favorite hobbies?** Cooking and reading
6. **How many years have you worked at Wintrust?**
Three years
7. **What is your favorite season/time of year?** Fall when the leaves are changing and it's sweatshirt weather
8. **Do you have any pets?** One dog named Dixie

REASONS TO TRAVEL

1. Travel helps your mental health.
2. Travel keeps you active.
3. Travel breaks the news cycle.
4. Travel supports communities.
5. Travel restores the soul.
6. Travel is educational.
7. Travel creates memories.
8. Travel fosters friendships.
9. Travel makes you grateful.
10. Travel is fun.



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.

WINTRUST[®]
WEALTH MANAGEMENT

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

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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.



MARCH 7 - 12 | 2021 Arizona Baseball Getaway

EASY 1 2 3 4 5 ENERGETIC

PHOENIX, ARIZONA

Let's cheer on our favorite baseball team as they prepare for the 2021 baseball season in sunny Arizona! You'll have an opportunity to see a spring training game for either the Chicago Cubs, the Chicago White Sox, or the Milwaukee Brewers. Enjoy taking in beautiful scenery and warm temperatures as we tour the Phoenix area. Come along with Platinum Adventures as we escape the cold weather!

**COST: MEMBERS DOUBLE \$3,200 PP | SINGLE \$3,890 PP
NON-MEMBERS DOUBLE \$3,400 PP | SINGLE \$4,090 PP**



APRIL 19 - 23 | 2021

Branson Blast

EASY 1 2 3 4 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, "Broadway's Greatest Hits," "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 ⑤ ENERGETIC

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

Enjoy staying in one hotel in the sunny seaside paradise of Nice for seven nights! You'll journey to Cannes to see the Film Festival Palace and iconic red carpet featured during the Cannes Film Festival. Learn the secrets of perfume making at a parfumerie in Grasse. Marvel at the spectacular coastline as you make your way to St. Tropez. See the changing of the guards at the Prince's Palace in Monaco. Experience an art museum, a wine tasting at a vineyard, and more 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 is guaranteed for bookings through November 8, 2020.



JUNE 13 - 17 | 2021

Michigan Treasures featuring Mackinac Island and the Grand Hotel

EASY ① ② ③ ④ ⑤ 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 ① ② ③ ④ ⑤ 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 ① ② ③ ④ ⑤ 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.

RESERVATIONS ARE REQUIRED FOR ALL EVENTS. PLEASE CONTACT ME TODAY TO RESERVE YOUR SPOT:

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AUGUST 15 - 19 | 2021

Colorado Springs

EASY 1 2 3 4 5 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 1 2 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.

SEPTEMBER 30 - OCTOBER 11 | 2021

British Isles - Castles, Countrysides, and Capitals

EASY 1 2 3 4 5 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



DECEMBER 5 - 8 | 2021

St. Louis Holiday

EASY 1 2 3 4 5 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



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 **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 State Bank of The Lakes 440 Lake St. Antioch, IL 60002 West parking lot across Spafford St.	Depart Crystal Lake Crystal Lake Bank & Trust 5100 Northwest Hwy. Crystal Lake, IL 60014 North end of parking lot	Depart Grayslake State Bank of The Lakes 50 Commerce Dr. Grayslake, IL 60030	Depart McHenry McHenry Bank & Trust 2730 W. Rte. 120 McHenry, IL 60051 Park near Culver's
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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.