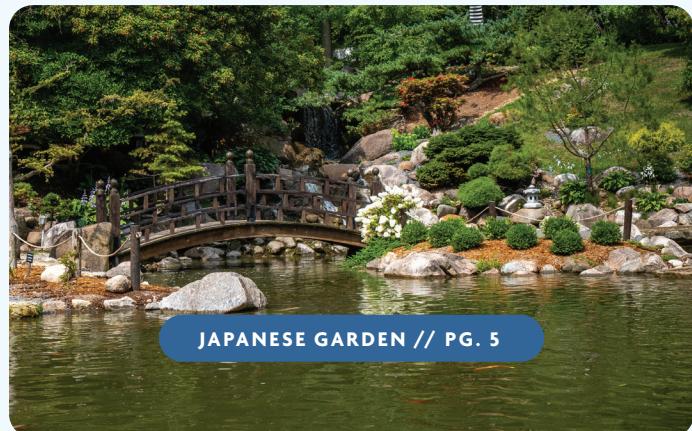
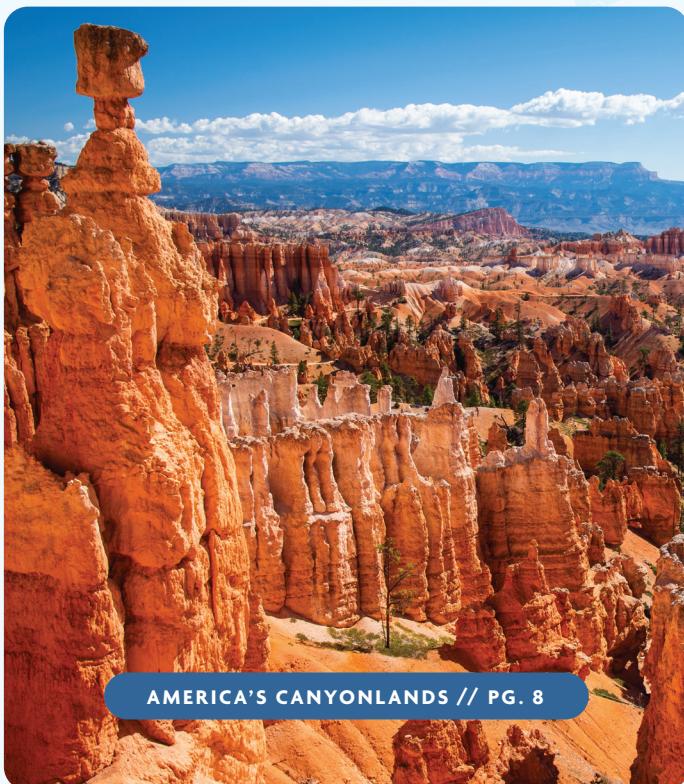


NEWSLETTER // WINTER 2026

STATE BANK OF THE LAKES, N.A.

New year, new adventures! Let's count down to our upcoming events. We'll warm up to the idea of traveling to foreign places, seeing new sights, and enjoying the winter in better weather. For those who know there's "snow" place like home, we offer educational seminars and day trips that will be flurries of fun right here in our area. There's truly something for everyone this season with Platinum Adventures!

DON'T MISS ALL OF THIS...AND MORE!



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

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



RESERVATIONS ARE REQUIRED FOR ALL EVENTS

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

DAY TRIPS

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

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

State Bank of The Lakes Departure Sites

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

Depart Antioch

State Bank of The Lakes
440 Lake St.
Antioch, IL 60002

Depart McHenry

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

Depart Crystal Lake

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

Depart Mundelein

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

Depart Grayslake

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

ENERGY LEVEL SCALE

LEISURELY

MODERATE

ACTIVE

CHALLENGING

VIGOROUS



Extended Trips Preview

Wintrust Financial Center
9700 W. Higgins Rd. | Rosemont

Thursday, February 19

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 America's Canyonlands; South Bend, IN; a summertime Mystery Trip; Springfield, IL; Nashville Holiday; Costa Rica; Spain; Mackinac Island; Japan; Portugal and the Douro River cruise; and more. You'll want to start packing your bags! Lunch is included.

Time: 11:30 AM

Cost: Complimentary for Members & Non-Members

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

“On Your Feet! The Story of Emilio & Gloria Estefan”

Drury Lane Theatre
100 Drury Lane | Oakbrook Terrace

Wednesday, February 25

MODERATE

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

Depart: 9:10 AM McHenry | 9:45 AM Grayslake

10:05 AM Mundelein

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

Fraud Prevention

State Bank of The Lakes
440 Lake St. | Antioch

Tuesday, March 3

LEISURELY

Far too often, scam artists prey on individuals to gain their trust and obtain access to their financial accounts, resulting in exploitation and fraud. We'll learn about the wide range of scams targeting older citizens and how to protect yourself, friends, and family from scam artists and fraudulent businesses. State Bank of The Lakes Assistant Branch Manager Tricia Barnett will lead the discussion and share what the bank does to identify potential fraud on customers' accounts and why bankers ask questions.

Time: 10 AM

Cost: Complimentary for Members & Non-Members



Extended Trips Preview

State Bank of The Lakes
440 Lake St. | Antioch

Thursday, March 12

LEISURELY

Are you looking for a travel experience, either near or far? We have just the tours for you! Come and hear about our trips, including America's Canyonlands; South Bend, IN; Summertime Mystery Trip; Springfield, IL; Nashville; Costa Rica; Mackinac Island; Spain; Japan; Portugal and the Douro River; and more. You'll want to start packing your bags! Don't delay, as these trips are filling up fast.

Time: 10 AM

Cost: Complimentary for Members & Non-Members

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



Barry Manilow Tribute

White Fence Farm
1376 N. Joliet Rd. | Romeoville

Thursday, March 5

MODERATE

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

Depart: 8:10 AM Antioch | 9 AM McHenry | 9:40 AM Mundelein
Cost: Members \$99 | Non-Members \$119

*Denny Diamond is not an affiliate of Wintrust.

WINTRUST®



Claim your two (2) free tickets to attend each of the following games:

SUNDAY, FEBRUARY 22

DePaul Women's Basketball vs. Xavier

SATURDAY, MARCH 7

DePaul Men's Basketball vs. Butler

VISIT: DePaulBlueDemons.com/promo

USE PROMO CODE: PLATINUM26

Plus: Purchase additional tickets at a discounted group rate

Banking products provided by
Wintrust Financial Corp. banks.





RESERVATIONS ARE REQUIRED FOR ALL EVENTS

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



Silk Scarf Marbling Workshop

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

Wednesday, March 25

LEISURELY

Enjoy this unique, fun, hands-on experience as Deb Moretti* demonstrates how to paint your own scarf. Select from a variety of traditional and non-traditional marbling designs. You'll create a six-foot scarf with a one-of-a-kind design that you can keep or give as a gift! Light refreshments will be served.

Time: 1 TO 5 PM

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

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

Less is More

Wintrust Financial Center
9700 W. Higgins Rd. | Rosemont

Monday, April 6

LEISURELY

Is the thought of downsizing overwhelming you? Join us for a fun and informative presentation on reviewing and parting with household items. We'll discuss how to get rid of clutter, items to sell, and how to dispose of the rest. Shaunna Burhop and Tracy Bongiorno, Seniors Real Estate Specialists® with Baird & Warner, will share ways to evaluate items. Lunch is included.

Time: 11:30 AM

Cost: Complimentary for Members & Non-Members

Introduction to Estate Planning

State Bank of The Lakes
440 Lake St. | Antioch

Wednesday, April 8

LEISURELY

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

Time: 10 AM

Cost: Complimentary for Members & Non-Members



Audrey Hepburn: From Hollywood Actress to Ambassador

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

Friday, April 10

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, as seen 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 Monroe St. | Chicago

Tuesday, April 14

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!

Depart: 9:10 AM Antioch | 9:55 AM Mundelein

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

The Making of “I Love Lucy”

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

Friday, April 17

MODERATE

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

Time: 11:30 AM

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

Transportation is not provided.

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

Erik Donner – One Man Rock N Roll Band

Boulder Ridge Country Club
350 Boulder Dr. | Lake In The Hills

Tuesday, May 5

MODERATE

A nostalgic afternoon of unforgettable hits awaits! Join Erik Donner* for a high-energy tribute to his father, Ral Donner, and the legends of early rock: Elvis, Buddy Holly, Chuck Berry, and more. Get your dance shoes ready as we dance the afternoon away! Or just enjoy the music, as dancing is not required. Erik prides himself on paying close attention to detail and authenticity when covering the greatest artists of all time. We'll enjoy lunch before the show. Please select an entrée: roast pork chop, chicken Florentine, or penne pasta.

Time: 11 AM

Cost: Members \$70 | Non-Members \$90

Transportation is not provided.

**Erik Donner is not an affiliate of Wintrust.*



Anderson Japanese Garden

318 Spring Creek Rd. | Rockford

Thursday, May 14

ACTIVE

Join us for a tour of the lovely Anderson Japanese Gardens. This beautiful outdoor setting inspires the mind and energizes the soul. Enjoy the 12-acre landscape of streams, waterfalls, winding pathways, and koi ponds. We will also enjoy lunch at the gardens and a guided tour of Frank Lloyd Wright's Laurent House, the only building Wright designed to be wheelchair accessible.

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

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



RESERVATIONS ARE REQUIRED FOR ALL EVENTS

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

Social Security Workshop

State Bank of The Lakes
50 Commerce Dr. | Grayslake

Wednesday, May 20

LEISURELY

This workshop will provide an overview of how Social Security benefits work and their role in retirement planning. A Wintrust expert will discuss factors to consider when claiming your benefits, including planning with a spouse, tax ramifications, and recent updates for state employees. Light refreshments will be provided.

Time: 2 PM

Cost: Complimentary for Members & Non-Members



Odyssey Chicago River Cruise

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

Friday, June 26

MODERATE

Start your summer on a high note and join us for a unique experience on the Odyssey Chicago River Cruise. You will board a state-of-the-art, glass-enclosed vessel and enjoy an upscale lunch, 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.

Depart: 8:30 AM McHenry | 9:20 AM Mundelein

Cost: Members \$160 | Non-Members \$180



Rodgers & Hammerstein's "South Pacific"

Paramount Theatre
23 E. Galena Blvd. | Aurora

Wednesday, May 27

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.

Depart: 9:40 AM Antioch | 10:20 AM Mundelein

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

"Wizard of Oz"

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

Saturday, August 1

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.

Lunch: 11:45 AM

Cost: Members \$95 | Kids 12 and under \$65
Non-Members \$115 | Kids 12 and under \$85

Transportation is not provided.

Heading to Florida this Winter?

Our Bonita Springs, Cape Coral, and Naples locations have you covered!

3401 Tamiami Trail North | 26851 S. Tamiami Trail | 915 Cape Coral Parkway E.

If you're traveling to the Sunshine State, 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.

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

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Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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RESERVATIONS ARE REQUIRED FOR ALL EVENTS

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

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, as well as 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.

ENERGY LEVEL SCALE

LEISURELY

MODERATE

ACTIVE

CHALLENGING

VIGOROUS

LIMITED AVAILABILITY



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

Price is guaranteed for bookings through April 1, 2026.

South Bend Highlights

Indiana

June 10 – 11, 2026

ACTIVE

Join us for an overnight adventure to South Bend, Indiana. Explore the University of Notre Dame on a campus tour where you'll see some of the most recognized campus landmarks, such as the Basilica, the Grotto, the stadium, and more. Enjoy an evening of baseball as the South Bend Cubs take on the Peoria Chiefs. We'll watch the game from a premium suite that includes an all-you-can-eat buffet. After the game, we'll stay for the fireworks.

Cost Per Person

Members: Double \$400 | Single \$540

Non-Members: Double \$550 | Single \$690

LIMITED AVAILABILITY

Summertime Mystery Trip

July 21 – 26, 2026

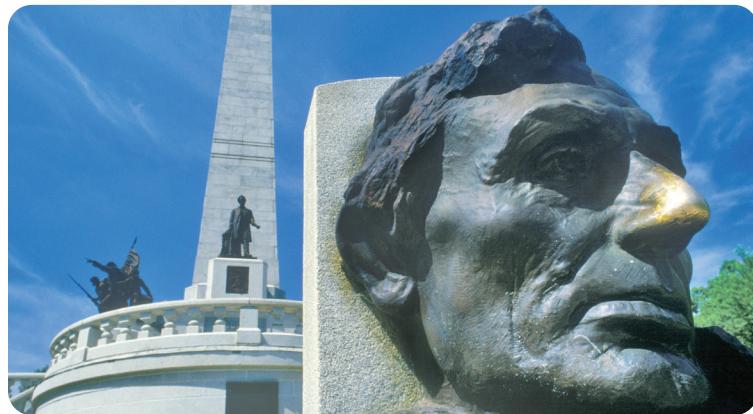
ACTIVE

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



Springfield: Land of Lincoln

Illinois

November 4 – 6, 2026

ACTIVE

Explore Springfield and the life of Abraham Lincoln. Visit the Abraham Lincoln Presidential Museum and learn about Lincoln's life — from boyhood to presidency — through immersive exhibits and artifacts on display. Experience a docent-led visit to Lincoln's Tomb at Oak Ridge Cemetery, the Illinois State Capitol Building, and the Old State Capitol. At the Lincoln Home National Historic Site, you'll tour his home. You'll have free time to explore the Illinois State Museum as well as tour the Dana-Thomas House, a Frank Lloyd Wright-designed home.

Cost Per Person

Members: Double \$620 | Single \$750

Non-Members: Double \$770 | Single \$900

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, an 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



Tropical Costa Rica

Costa Rica

March 2027

CHALLENGING

With lush forests and stunning waterfalls, Costa Rica is a paradise teeming with exotic plants and incredible animals. Enjoy the tranquil views of Arenal Volcano from your hotel. Explore part of the 20,000-acre nature preserve of Cano Negro on a riverboat adventure. You will find a slice of paradise and so much more. Experience the beauty, magic, and "pura vida" of Costa Rica.

Cost Per Person

Call for current price.



RESERVATIONS ARE REQUIRED FOR ALL EVENTS

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



Splendors of Spain

April 27 – May 5, 2027

CHALLENGING

Embark on a Spanish adventure that showcases the highlights of Madrid, Valencia, and Barcelona, from the Royal Palace and lively central squares of Madrid to the historic cities of Ávila and Valencia. Relax as you travel between cities by high-speed trains. Spectacular scenery welcomes you toMontserrat in the Catalonia Mountains for an unforgettable viewing of the Black Madonna in the Abbey. Explore the underground cellars in the winery where the tradition of Cava began. Seeing Gaudí's masterpieces, Sagrada Familia, and Park Güell in Barcelona, leaves you with treasured memories of your time in Spain.

Cost Per Person

Members: Double \$7,050 | Single \$9,890

Non-Members: Double \$7,350 | Single \$10,190

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 \$200 per person, is offered if you book with a deposit by March 31, 2026.*

Mackinac Island and the Grand Hotel

Michigan

May 15 – 19, 2027

ACTIVE

Start your adventure on Mackinac Island with a horse-drawn carriage that 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. Next, you'll stop in charming Frankenmuth, known as "Michigan's Little Bavaria," to explore and shop. Visit Greenfield Village in Dearborn for a unique glimpse into American history, featuring exhibits such as Thomas Edison's laboratory, the Wright Brothers' workshop, and more.

Cost Per Person

Members: Double \$3,230 | Single \$4,180

Non-Members: Double \$3,530 | Single \$4,480

2027 EXTENDED TRIPS

Here's a sneak peek at what's ahead!

June: Cultural Treasures of Japan

July: Summertime Mystery Trip

August: Yellowstone & The Grand Tetons

December: Christmas Markets of Montreal & Quebec

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 traveling overseas, be sure to stop by the bank first.



RESERVATION POLICY

Reservations are required for all events. Reservations may be made by phone to **Diane Susong** at **815-788-3231** or by email at **dsusong@wintrust.com**.

For your reservation to be confirmed, payment must be in my office within seven days after reservations are made: **Diane Susong, McHenry Bank & Trust, 2205 N. Richmond Rd., McHenry, IL, 60051**. Please make checks payable to Platinum Adventures or call to make a payment by credit card.

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 State Bank of The Lakes

Platinum Adventures and State Bank of The Lakes 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 service is conditioned upon your consent to the use of those suppliers and your agreement not to hold Platinum Adventures and State Bank of The Lakes responsible should any of these suppliers: 1) fail to provide the travel services purchased; 2) fail to comply with any applicable law; or 3) engage in any negligent act or omission that causes any sort of injury, damage, delay, or inconvenience.

Your participation is also conditioned upon your agreement to review all of your travel documents, including applicable cancellation and travel insurance policies. You may contact Diane Susong at 815-788-3231 with any questions concerning required travel documents and applicable cancellation and travel insurance policies. Group travel fares typically involve restrictions, and changing any aspect of your travel arrangements may result in the payment of additional money. Cancellation or failure to attend any part of your Platinum Adventures travel, tour, or event may result in financial penalties up to and including the loss of all monies paid. A travel insurance policy may provide a remedy if you cancel for a covered reason.

State Bank of The Lakes is acting in the capacity of extending this invitation to travel to the Platinum Adventures members and their guests. State Bank of The Lakes 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.

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

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Not Bank Guaranteed

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May Lose Value



Are you 50+ years of age and passionate about travel and adventure? Do you crave exclusive experiences and special rates for your travel needs? If so, the Wintrust Platinum Adventures Club is perfect for you.

Club Perks



Exclusive trips and events

Members of the club get access to a variety of exclusive travel opportunities and experiences, including cruises, guided tours, and local events.



Special rates and discounts

Members can enjoy special rates and discounts.



Networking opportunities

The club provides members with opportunities to network with other like-minded individuals who share a passion for travel and adventure.

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