



FALL

Platinum Adventures® Newsletter

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

MESSAGE FROM THE DIRECTOR

Cooler 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 received in my office (Wintrust Banking Center, 3401 Tamiami Trail North, Naples, FL 34103) 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!

Dina Holland



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

Dina Holland
239-687-5206
cholland@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. Often, we will 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 any of these upcoming **day trips**, contact your Platinum Adventures Director.

ENERGY LEVEL SCALE:

LEISURELY

MODERATE

ACTIVE

CHALLENGING

VIGOROUS



Let's Plan for 2026

Wintrust Banking Center
915 Cape Coral Parkway E. | Cape Coral

TUESDAY, DECEMBER 9

LEISURELY

Join your Platinum Adventures Director, Dina Holland, as we discuss what adventures are around the corner for 2026. Bring a friend and your ideas as we discuss what YOU want to do next! Invite someone new to join you so that they can learn about the Platinum Adventures Club and all the fun activities we do together. A light breakfast will be served.

TIME: 9:30 AM

COST: Members & Non-Members | FREE

Holiday Cruise

Cape Coral Boat Cruises
1954 Palaco Grande Parkway | Cape Coral

THURSDAY, DECEMBER 11

MODERATE

Celebrate the holiday season with us aboard a festive evening cruise! This unforgettable experience will include setting sail up the channel to enjoy stunning views of the holiday lights sparkling from the waterfront homes, hot cocoa, and cookies. Reserve your spot now, as seats are limited!

TIME: 6:30 PM

COST: Members \$75 | Non-Members \$95

Transportation is not provided.



“Beatlemania Now”

Arts Bonita Performing Arts Center
10150 Bonita Beach Rd. SE | Bonita Springs

FRIDAY, JANUARY 16 | 2026

MODERATE

Whether you're a lifelong fan or new to the Beatles legacy, “Beatlemania Now” offers an exhilarating experience celebrating the enduring impact of the Fab Four’s music and the era they helped define. The performance includes multiple costume changes, reciting the Beatles’ evolution from their early days on “The Ed Sullivan Show” to their later years with note-to-note renditions of classics like “She Loves You,” “Yesterday,” and “Strawberry Fields Forever,” delivered by performers who bear uncanny resemblances to John, Paul, George, and Ringo.

TIME: 7:30 PM

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

Transportation is not provided.

Brain Health and Alzheimer’s

Wintrust Banking Center Locations

VARIOUS DATES

LEISURELY

One of the most common signs of Alzheimer’s disease, especially in the early stage, is forgetting recently learned information. Other signs include forgetting important dates or events, asking the same questions repeatedly, and increasingly needing to rely on memory aids or family members for things they used to handle on their own. Join us as Alzheimer’s Association representative Cynthia Perthuis discusses the heart, body, and brain connections and setting goals that can keep our most important organ, the brain, healthy. Refreshments and appetizers will be served following the presentation.

TUESDAY, JANUARY 20 | 2026

Wintrust Banking Center
3401 Tamiami Trail North | Naples

TIME: 11 AM

Wintrust Banking Center
915 Cape Coral Parkway E. | Cape Coral

TIME: 5 PM

THURSDAY, JANUARY 29 | 2026

Wintrust Banking Center
26851 S. Tamiami Trail | Bonita Springs

TIME: 5 PM

COST: Members & Non-Members | FREE

Coin Appraisal

Wintrust Banking Center Locations

VARIOUS DATES

LEISURELY

Bring your old coins, proof sets, commemorative coins, and paper money to discover their worth. Numismatist Gary E. Lewis* will appraise your items. He is interested in seeing your pieces if you have something to sell. This is a first-come, first-served event.

TUESDAY, FEBRUARY 3 | 2026

Wintrust Banking Center
3401 Tamiami Trail North | Naples

WEDNESDAY, FEBRUARY 4 | 2026

Wintrust Banking Center
26851 South Tamiami Trail | Bonita Springs

THURSDAY, FEBRUARY 5 | 2026

Wintrust Banking Center
915 Cape Coral Parkway E. | Cape Coral

TIME: 10 AM TO 2 PM

COST: Members & Non-Members | FREE

**Gary E. Lewis is not an affiliate of Wintrust.*

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.



Paczki Day

Wintrust Banking Center Locations

TUESDAY, FEBRUARY 17 | 2026

LEISURELY

Paczki Day is here! Join us for some delicious Polish pastries to celebrate the tradition of indulging on Mardi Gras. Treat yourself while supplies last, so don't miss out!

Wintrust Banking Center
3401 Tamiami Trail North | Naples

Wintrust Banking Center
26851 South Tamiami Trail | Bonita Springs

Wintrust Banking Center
915 Cape Coral Parkway E. | Cape Coral

TIME: 9 AM TO NOON

COST: Members & Non-Members | FREE

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 Nina Azwoir at 239-687-5204 for more details.

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

Not Insured by FDIC or
Any Other Government
Agency

Not Bank Guaranteed

Not Bank Deposits or
Obligations

May Lose Value

Orchids and Epiphytes Private Walking Tour

Naples Botanical Garden
4820 Bayshore Dr. | Naples

WEDNESDAY, MARCH 4 | 2026

ACTIVE

Join us at the Naples Botanical Garden, a 170-acre, world-class garden paradise featuring plants from around the world. The garden is also the youngest in history to receive the American Public Gardens Association's prestigious Award for Garden Excellence. The Naples Botanical Garden has a variety of orchids and epiphytes growing throughout the gardens, and we'll embark on a guided journey to look up, down, and all around at these plants that may be hiding in plain sight! We will enjoy lunch on the terrace of the Fogg Café.

TIME: 10 AM

COST: Members \$20 | Non-Members \$30

Transportation is not provided.



Better Mortgage Options. Better Service!

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 match you to what could be the perfect mortgage solution.

WINTRUST
MORTGAGE



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



Contact Nancy Merzweiler at 239-331-1557 for more details.

RESERVATIONS ARE REQUIRED for all events. Reserve your spot today:
Dina Holland | 239-687-5206 | cholland@wintrust.com



Wine & Canvas

Wintrust Banking Center
3401 Tamiami Trail N. | Naples

WEDNESDAY, APRIL 15 | 2026

LEISURELY

Join us for an evening of creativity, relaxation, and fun as you sip, paint, and mingle with fellow Platinum Adventures members! All your supplies are waiting for you to create your very own masterpiece. Hang on to your paintbrush for a night of artsy fun. No painting experience is required; just bring your imagination. Bubbly and appetizers will be provided. Seating is limited, so be sure to make your reservation early.

TIME: 5 PM

COST: Members \$39 | Non-Members \$49

Platinum Adventures Pizza Party

Wintrust Banking Center Locations

FRIDAY, MAY 15 | 2026

LEISURELY

It's the end of the snowbird season here in Florida, and we would love to celebrate with you! Join us for a fun pizza party. Enjoy complimentary pizza, refreshments, and a chance to connect with our banking team and fellow customers. We can't wait to see you!

Wintrust Banking Center
3401 Tamiami Trail North | Naples

Wintrust Banking Center
26851 South Tamiami Trail | Bonita Springs

Wintrust Banking Center
915 Cape Coral Parkway E. | Cape Coral

TIME: NOON TO 2 PM

COST: Members & Non-Members | FREE

SHOULDN'T YOUR BANK GO ABOVE AND BEYOND?

As a community bank, we believe in offering the best financial tools and exclusive deals that cater to the needs of our customers. That's why, with a Premier Checking account, we offer discounted safe deposit boxes¹ and tiered interest rates. We're committed to Southwest Florida, and we're here to serve you!

USE ANY ATM NATIONWIDE FOR FREE² WITH THIS TIERED INTEREST-BEARING ACCOUNT!

PREMIER CHECKING

\$100 to open. \$10,000 average daily balance or \$75,000 combined average relationship balance in consumer accounts held at the same charter bank to avoid \$25 monthly maintenance fee.³ Tiered & variable interest rate with interest paid monthly. Rate bonus on all Statement Savings Advanced accounts of 0.15% over the current Statement Savings Advanced interest rate.⁴

WAIVED FEES ON bank specialty check printing for your Premier Checking account⁵

Waived fees on a safe deposit box¹

Waived fees when purchasing money orders and cashier's checks

Waived fees for incoming wire transfers

**PLUS,
YOU CAN GET
THIS CARD!**



Open an account today: wintrustflorida.com/premier

WINTRUST®
BANKING CENTER

wintrustflorida.com

3401 Tamiami Trail North
Naples, FL
239-687-5200

26851 S. Tamiami Trail
Bonita Springs, FL
239-908-5985

915 Cape Coral Parkway E.
Cape Coral, FL
239-908-5993

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Wintrust Banking Center is a branch of Lake Forest Bank & Trust Company, N.A. **1. Safe Deposit Boxes.** Waived fees on 3x10 box or equivalent discount on larger box. Subject to availability. Limited to 1 per account. Safe deposit boxes are not FDIC-insured. **2. ATM Fees.** No Wintrust Financial Corporation ("WFTFC") transaction charge at ATMs in the Allpoint, ATM Access (Town Bank customers only), MoneyPass, or Sum networks. Banks outside the network may impose ATM surcharges. Surcharge fees assessed by owners of domestic ATMs outside the network will be reimbursed. Reimbursement excludes 1.10% International Service fee for certain foreign transactions conducted outside the continental U.S. **3. Premier Checking Fees.** \$25 monthly maintenance fee – waived with either i) average daily balance of \$10,000, or ii) combined average relationship balance of \$75,000 per monthly statement cycle. Relationship balances include owned consumer checking, savings, money market, and certificate of deposit including retirement and MaxSafe® deposits held directly with our charter bank. Fees may reduce earnings. **4. Interest Rate Bonus.** Must have a common account owner on both the Statement Savings Advanced account(s) and the Premier Checking account(s) with the same charter. Both accounts must remain open and maintain a common account owner to receive the interest rate bonus. Rate increase is effective the next business day after the second account is opened. **5. Bank Specialty Checks.** Style & quantity restrictions apply.





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



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 \$4,650 | Single \$5,550

NON-MEMBERS: Double \$4,950 | Single \$5,850

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 \$5,990 | Single \$7,490

NON-MEMBERS: Double \$6,290 | Single \$7,790

Price is guaranteed for bookings through April 4, 2026.

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

Dina Holland | 239-687-5206 | cholland@wintrust.com



Hawaiian Adventure

HAWAII

FEBRUARY 18 – 28 | 2027

ACTIVE

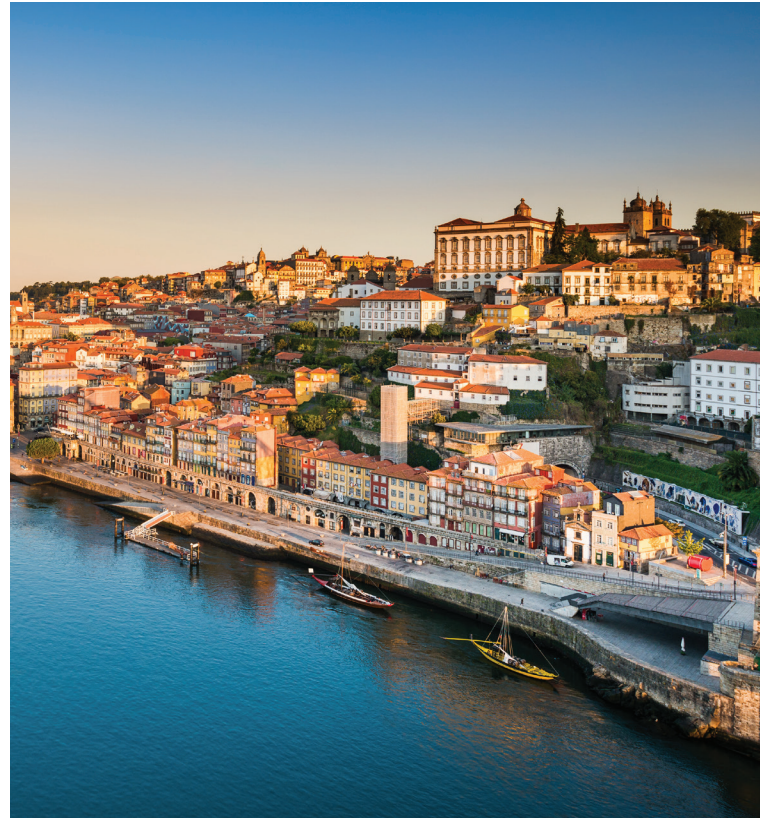
Embrace the spirit of “Aloha” on a leisurely three-island tour of Hawaii featuring three-night stays each on O’ahu, the Big Island of Hawaii, and Maui. Remember Pearl Harbor with a visit to the USS Arizona Memorial. Take in the natural beauty of Hawai’i Volcanoes National Park on the Big Island. Admire 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 \$7,675 | Single \$9,275

NON-MEMBERS: Double \$7,975 | Single \$9,575

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 Fort Myers plus a savings of \$300 per person is offered if you book with a deposit by December 31, 2025.*

WINTRUST[®]

BANKING CENTER

3401 Tamiami Trail North | Naples, Florida 34103
239-687-5200 | wintrustflorida.com



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

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

GENERAL INFORMATION

ADDRESS FOR WINTRUST BANKING CENTER 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 Naples

Wintrust Banking Center
3401 Tamiami Trail North
Naples, FL 34103

Reservation Policy For Day & Extended Trips

Reservations may be made by phone to Dina Holland at 239-687-5206 or by email at cholland@wintrust.com. For your reservation to be confirmed, payment must be in my office within seven days after reservations are made: Wintrust Banking Center, 3401 Tamiami Trail North, Naples, FL 34103. 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 Wintrust Banking Center

Platinum Adventures and Wintrust Banking Center 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 Wintrust Banking Center 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 Dina Holland at 239-687-5206 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.

Wintrust Banking Center is acting in the capacity of extending this invitation to travel to the Platinum Adventures members and their guests. Wintrust Banking Center 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.