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FOR IMMEDIATE RELEASE

**BANKRATE SCHEDULES YEAR END
CONFERENCE CALL FOR FEBRUARY 4 AT 11 A.M. EST**

NEW YORK, NY, January 22, 2004 – **Bankrate, Inc. (NASDAQ: RATE)**, the Internet's leading consumer banking marketplace, announced today that it plans to hold a conference call on Wednesday, February 4, at 11:00 a.m. Eastern Standard Time to discuss its record year end results for 2003. A press release on the results will be issued before the market on February 4.

Conference Call Dial-In Information:

To participate in the teleconference please call: **800- 471-6718**.

Please call at least 10 minutes prior to the time the conference is set to begin.

Replay Information:

A replay of the conference call will be available beginning February 4, 2004, 1:00 p.m. EST/ 11:00 a.m. PST through February 26. To listen to the replay, call 888-843-8996 and enter pass code 8265798 #.

About Bankrate, Inc.

Bankrate, Inc. (Nasdaq:RATE) owns and operates Bankrate.com, the Internet's leading consumer banking marketplace. Bankrate.com averages 4 million unique visitors per month, according to comScore Media Metrix, which ranks Bankrate.com first in unique visitors in the "Financial Information and Advice" category. Bankrate.com reviews more than 4,800 financial institutions in more than 300 markets in 50 states. Bankrate.com is a destination site of personal finance channels, including banking, investing, taxes and

small business finance. It is the leading aggregator of more than 250 financial products, including mortgages, credit cards, new and used auto loans, money market accounts and CDs, checking and ATM fees, home equity loans and online banking fees. Bankrate.com provides financial applications and information to a network of more than 75 partners, including Yahoo! (Nasdaq: YHOO), America Online (NYSE: AOL), The Wall Street Journal (NYSE: DJ) and The New York Times (NYSE: NYT). Bankrate.com's information is also distributed through more than 100 national and state publications. The Company's stock is included in the Russell 3000 Index and the Russell 2000 Index.

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