



Bankrate, Inc. To Present At The Roth Capital Partners 16th Annual Growth Stock Conference.

NEW YORK, NY – February 10, 2004 -- Bankrate, Inc. (Nasdaq: RATE) will be presenting on February 17, 2004 at the Roth Capital Partners 16th Annual Growth Stock Conference taking place at the St. Regis Monarch Beach Resort & Spa in Dana Point, CA.

Bankrate's CEO Elisabeth DeMarse and CFO Bob DeFranco, will discuss the Company's business model, which has produced two consecutive years of profitable growth, and strategy for the year ahead. Bankrate recently reported a 94% gain in operating income on a 38% revenue increase for 2003. A live and archived webcast of the conference presentation will be available at

<http://www.vcall.com/CEPage.asp?ID=85676>

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.

For more information contact:

Robert J. DeFranco
Senior Vice President-Chief Financial Officer
<http://www.bankrate.com/investor-relations/>
561.630.1230

About the Roth Capital Partners 16th Annual Growth Stock Conference

This annual event is the largest in the nation for emerging growth companies. It provides a concentrated forum where Institutional Investors can meet the executives of growth companies hand picked by Roth Capital's research team. The conference will highlight approximately 225 companies from industry groups

including Health Care, Consumer Products, Technology and Financial Services. This year, as a result of numerous client requests, Roth has extended the conference to three working days, including a Discovery Day, which will highlight companies “undiscovered” by Wall Street. . For more information about the conference visit <http://www.apgweb.com/roth/danapoint/>.