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FOR IMMEDIATE RELEASE

Bruce J. Zanca

To head Marketing/Communications at Bankrate, Inc.

NEW YORK, N.Y. -- July 29, 2004 – Bankrate, Inc. (NASDAQ: RATE) announced the appointment of Bruce J. Zanca as Senior Vice President – Chief Marketing/Communications Officer. Mr. Zanca will be in charge of the company’s investor relations, public relations and corporate marketing efforts. He will work in the company’s Manhattan corporate offices.

“Bruce Zanca is gifted communications architect and operator,” said Thomas R. Evans, President and Chief Executive Officer of Bankrate, Inc. “I’ve witnessed Bruce’s work first hand. He has a proven track record at designing and executing communications strategies. I know he is an ideal addition to our management ensemble and will play an important part in bringing the company to the next level.”

“Bankrate has a great story which deserves to be heard,” said Mr. Zanca. “I’m excited to at the opportunity to leverage my experience so Bankrate’s compelling message can resonate with consumers, the media and in the financial markets,” Mr. Zanca added.

Bruce Zanca has over 20 years of experience as a communications professional. Before joining Bankrate, he was a private communications consultant. His clients included the George W. Bush White House and a wide variety of business clients. Earlier in his career Mr. Zanca held several top communications positions in both the public and private sectors. He was a White House spokesperson in the first Bush White House. Previously he headed public, investor and government relations at two public companies. Mr. Zanca was SVP of Communication & Administration at Official Payments Corp. (NASDAQ: OPAY), and Vice President of Corporate Communications at GeoCities (NASDAQ:GCTY).

Mr. Zanca is an expert at editorial promotion. He was Vice President of Corporate Communications at the U.S. News & World Report Magazine Group. He was in charge of editorial promotion at *U.S. News & World Report*, *Fast Company Magazine* and *The Atlantic Monthly*. Mr. Zanca is a past Director of the American Marketing Association of New York. He lives with his wife and two children in New Canaan, Conn.

About Bankrate, Inc.

Bankrate, Inc. (NASDAQ: RATE) owns and operates Bankrate.com, the Internet's leading consumer banking marketplace. Bankrate.com averages 4.4 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: TWX), 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.

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