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FOR IMMEDIATE RELEASE

BANKRATE'S SECOND QUARTER CONFERENCE CALL IS SCHEDULED FOR JULY 29TH AT 2 P.M. EASTERN DAYLIGHT TIME

NEW YORK, NY - July 16, 2003 – Bankrate, Inc. (NASDAQ: RATE), the Internet's leading consumer banking marketplace, today announced that it plans to hold a conference call on Tuesday, July 29, at 2:00 p.m. Eastern Daylight Time, 11 a.m. Pacific Daylight Time. The Company will discuss its second quarter results. A press release on the Company's second quarter performance will be issued before the market on July 29.

Conference Call Dial-In Information:

To participate in the teleconference please call: **1-800-559-1203**.

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 July 29, 2003, 4:00 p.m. EDT/ 1:00 p.m. PDT through August 19. To listen to the replay, call **1-888-843-8996** and enter pass code **7423729#**.

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 180 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 190 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 80 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 now included in the Russell 3000 Index and the Russell 2000 Index.

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