

BANKRATE INC  
Form 8-K  
January 26, 2005

**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

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**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

**Date of Report (Date of earliest event reported): January 22, 2005**

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(exact name of registrant as specified in its charter)

**Florida**  
(State or other jurisdiction  
of Incorporation)

**0-25681**  
(Commission  
File Number)

**65-0423422**  
(IRS Employer  
Identification No.)

**11760 U.S. Highway One**  
**Suite 500**  
**North Palm Beach, Florida**  
(Address of principal executive offices)

**33408**  
(zip code)

**Registrant's telephone number, including area code: (561) 630-2400**

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**Section 1 - Registrant's Business and Operations**

**Item 1.01 Entry into a Material Definitive Agreement.**

On January 22, 2005 and January 25, 2005, Bankrate, Inc. ( Bankrate ) entered into exclusive agreements (the agreements ) with LowerMyBills.com and iHomeowners, Inc. (the companies ), respectively. Under the terms of the agreements, Bankrate will run graphic advertisements from the companies on its home page, mortgage and refinance channels, calculators, and other areas of the Bankrate Web site on a category exclusive basis. Bankrate may also participate in a performance-based revenue sharing opportunity with each of the companies. The agreements continue until the later of December 31, 2005 or such time as Bankrate delivers the total number of advertising impressions specified in the agreements.

**Section 9 - Financial Statements and Exhibits**

**Item 9.01 Financial Statements and Exhibits.**

(a) Financial statements of businesses acquired.

(1) None.

(b) Proforma financial information.

(1) None.

(c) Exhibits.

99.1 Text of press release of Bankrate, Inc. dated January 26, 2005.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**BANKRATE, INC.**

Date: January 26, 2005

by: /s/ Robert J. DeFranco

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Robert J. DeFranco  
Senior Vice President  
Chief Financial Officer

EXHIBIT INDEX

Exhibit

99.1 Text of press release dated January 26, 2005.

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