

BANKRATE INC
Form 8-K
January 26, 2005

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

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

(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

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

Robert J. DeFranco
Senior Vice President
Chief Financial Officer

EXHIBIT INDEX

Exhibit

99.1 Text of press release dated January 26, 2005.
