

BANKRATE INC  
Form 8-K  
December 12, 2002

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**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) December 12, 2002**

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**BANKRATE, INC.**

(Exact name of registrant as specified in chapter)

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

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

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

**11811 U.S. Highway One, Suite 101**  
**North Palm Beach, Florida 33408**  
(zip code)

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

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Item 7. Financial Statements and Exhibits.

- (a) Financial statements of businesses acquired.

None.

- (b) Pro forma financial information.

None.

- (c) Exhibits.

99.1 Text of letter of Bankrate, Inc. dated December 5, 2002.

99.2 Text of press release of Bankrate, Inc. dated November 6, 2002.

Item 9.

On December 12, 2002, Bankrate, Inc. distributed a letter and press release to shareholders of record as of December 5, 2002.

The information in this report is furnished pursuant to Item 9 and shall not be deemed to be filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the Exchange Act), or otherwise subject to liabilities of that section, except if the Company specifically states that the information is to be considered filed under the Exchange Act or incorporates it by reference into a filing under the Exchange Act. This report will not be deemed an admission as to the materiality of any information in the report that is required to be disclosed solely by Regulation FD.

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.**

By:

/s/ ROBERT J. DEFranco

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**Robert J. DeFranco**  
*Senior Vice President*  
*Chief Financial Officer*

Date: December 12, 2002

EXHIBIT INDEX

**Exhibit**

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