

**FOR IMMEDIATE RELEASE**

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## **Bankrate Announces Partnership With IndustryBrains**

**NEW YORK, September 16, 2003** – Bankrate, Inc. (Nasdaq: RATE) announced today that Bankrate.com, the Internet's leading consumer banking marketplace, has recently begun a partnership with IndustryBrains, a top business performance-advertising network. Bankrate.com now offers cost per click opportunities to advertisers. IndustryBrains will be the back-end technology that drives the program.

"This partnership has multiple goals," explained Elisabeth DeMarse, President and CEO of Bankrate, Inc. "Offering our advertisers additional opportunities to get in front of their audience base is a priority at Bankrate. Thanks to our partnership with IndustryBrains, advertisers will now be able to purchase text links on contextually relevant pages throughout Bankrate.com's site. This presents our advertisers with another forum to reach their core client base. Beyond this, we hope that this program will invite potential advertisers to test the Bankrate.com site and audience."

According to Ms. DeMarse, the unique application of this program is based on an auction bidding system. This novel approach enables Bankrate.com advertisers to precisely bid on a cost-per-click basis.

"We are committed to the CPM model and to the Internet as a branding tool. The IndustryBrains offering will provide important, visible market-based pricing of access to our audience. This will further reinforce the value of our CPM model to our advertisers," Ms. DeMarse noted.

"We are very excited to add one of the Web's premier financial sites, Bankrate.com, to our growing Business/Finance vertical," said Erik Matlick, CEO, IndustryBrains. "Our new relationship with Bankrate.com exemplifies our commitment to enabling premium Web publishers to capture their fair share of pay-per-click revenue. In addition, the partnership between IndustryBrains and Bankrate.com has given us the opportunity to accomplish two important goals. First, we have expanded our partnerships beyond the technology industry, entering the business and finance market with a leading financial information and advice Web site. Second, we now provide premium publishers like Bankrate the ability to private label the IndustryBrains product in order to generate incremental revenue they would not otherwise have had."

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### **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 included in the Russell 3000 Index and the Russell 2000 Index.

### **About IndustryBrains, Inc.**

IndustryBrains, Inc. is a leading provider of premium performance marketing solutions for publishers and advertisers specializing in site-specific contextual ad programs. The IndustryBrains platform launched in February 2002, delivering advertiser listings to premium web brands including: BusinessWeek, The Motley Fool, USATODAY.com, Travel & Leisure, Food & Wine, Computerworld, BankRate.com, Ziff Davis Media, CMP and many others. IndustryBrains is based in New York City. For more information, visit <http://www.industrybrains.com>.