

CUNNINGHAM G COTTER  
 Form 4  
 December 14, 2005

**FORM 4**

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
**CUNNINGHAM G COTTER**

(Last) (First) (Middle)  
**BANKRATE INC, 11760 US  
 HIGHWAY ONE STE 500**  
 (Street)

**NORTH PALM BEACH, FL 33408**

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol  
**BANKRATE INC [RATE]**

3. Date of Earliest Transaction  
 (Month/Day/Year)  
**12/12/2005**

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
**Senior Vice President-COO**

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 \_\_\_\_ Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D)		5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)	
				Code	V Amount (D) Price				
Common stock	02/24/2005		G	V	1,950	D \$ 0	48,600	D	
Common stock	12/12/2005		S		100	D \$ 32.14	48,500	D	
Common stock	12/12/2005		S		900	D \$ 31.5	47,600	D	
Common stock	12/12/2005		S		1,000	D \$ 31.35	46,600	D	
Common stock	12/13/2005		S		300	D \$ 30.76	46,300	D	

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Common stock	12/13/2005	S	300	D	\$ 30.95	46,000	D	
Common stock	12/13/2005	S	900	D	\$ 30.9	1,050	I	Trust
Common stock	12/13/2005	M	20,000	A	\$ 0.85	65,100	D	
Common stock	12/13/2005	S	20,000	D	\$ 30.939	45,100	D	
Common stock	02/24/2005	G	1,950	A	\$ 0	1,950	I	Trust <sup>(1)</sup>

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

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**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)		
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee stock option	\$ 0.85	12/13/2005		M	20,000	03/02/2003	02/04/2012	Common stock	20,000

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
CUNNINGHAM G COTTER BANKRATE INC 11760 US HIGHWAY ONE STE 500 NORTH PALM BEACH, FL 33408			Senior Vice President-COO	

## Signatures

G. Cotter  
Cunningham 12/14/2005

\_\_Signature of  
Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) Shares transferred to trust for benefit of reporting person's minor children.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.