CUNNINGHAM G COTTER

Form 4

March 18, 2003

SEC Form 4

FORM 4

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

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

OMB APPROVAL

OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden hours per response. 0.5

1. Name and Cunningham	Address of Reporting Persor
(Last)	(First) (Middle)
11811 US Hig Suite 101	ghway One
	(Street)

North Palm Beach,	FĹ	33408	
(City)	(Stat Zip)	te)	

2. Issuer Name and Ticker or Trading Symbol

Bankrate, Inc. RATE.OB

3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary) 4. Statement for (Month/Day/Year

03/04/2003

03/04/2003

5. If Amendment, Date of Original (Month/Day/Year)

6. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

_ Director __10% Owner <u>X</u> Officer (give title below) __ Other (specify below)

Description Senior Vice President-COO

7. Individual or Joint/Group Filing (Check Applicable Line)

X 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. 4. Securities Acquire Transaction (A) or Disposed Of (I Code (Instr. 3, 4, and 5) (Instr. 8)			Of (D)	5. Amount of Securities Beneficially Owned Following	6. Owner- ship Form: Direct (D)	7. Nature of Indirect Beneficial Ownership		
			Code	V	Amount	A/D	Price	Reported or Indire (I) (Instr. 3 and 4) (Instr. 4)		(Instr. 4)	
Common stock	03/04/2003	03/04/2003	Р	٧	300	Α	\$4.25	2800	D		

			т				sposed of, or Benefici , convertible securitie	•	
1. Title of Derivative Security (Instr. 3)	sion or Exercise	3. Transaction Date (Month/ Day/ Year)	3A. Deemed Execution Date, if any (Month/ Day/	4. Transactio Code (Instr.8)	nof Derivative Securities	6. Date Exercisable(DE) and Expiration Date(ED) (Month/Day/Yea	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr.5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s)

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		Year)			Of (D) (Ins 4 and	tr. 3,					(Instr.4)
			Code	٧	Α	D	DE	ED	Title	Amount or Number of Shares	
Employee stock option	\$.85							02/04/2012	Common stock	160,000	\$ 160000

Explanation of Responses:

By:	Date:
/s/ G. Cotter Cunningham	03/05/2003

Senior Vice President-Chief Operating Officer

** Signature of Reporting Person SEC 1474 (9-02)

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

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.

 $^{^{\}star}$ 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).