

*For Immediate Release*

## **DISCERN Enters Exclusive Relationship with Bankrate**

### *Bankrate Data to Drive Deeper Insight in Consumer Financial Trends*

SAN FRANCISCO, July 14, 2011 -- DISCERN, a growing investment analytics firm providing a persistent information advantage to institutional investors by putting fragmented data into context, has entered into an exclusive data license agreement with Bankrate (NYSE: RATE) to process and package predictive consumer financial information for professional fund managers.

Consumer spending and borrowing are key indicators of global economic activity and the future performance of a broad range of financial securities. DISCERN believes Bankrate has the most comprehensive and current information on this important segment of the economy.

"The combination of Bankrate's data and our cloud-based analytics-platform should provide our clients with a sustainable information advantage," says DISCERN's CEO Harry Blount. "Personal consumption represents more than 70% of U.S. GDP. Bankrate's data will provide our clients consistently better intelligence on the home, auto, and bank sectors," says Chip Dickson, DISCERN's Chief Strategist and Director of Research.

Bankrate aggregates rate information from over 4,800 institutions on more than 300 financial products. With coverage of nearly 600 local markets in all 50 U.S. states, we generate over 172,000 distinct rate tables capturing over three million pieces of information daily. Don Ross, Bankrate's Senior Vice President and Chief Revenue Officer says, "Bankrate's unique research capabilities facilitate insight and comprehensiveness not available anywhere else in the marketplace."

Founded amid growing recognition that Wall Street is looking for better ways to reduce surprise and ensure integrity, DISCERN is developing a reputation for changing the traditional models of investment research. The company's analytics engine was created to give decision-makers the power to extract actionable insight from the world of data, leading to better decisions and higher returns.

Mr. Blount adds, "By enabling its analysts and clients to 'see' farther, faster and more accurately, DISCERN is quite literally changing the way research is done."

**About DISCERN ([www.discern.com](http://www.discern.com)):** DISCERN provides investors and other decision makers with a persistent information advantage by combining substantial Wall Street expertise with innovative Silicon Valley technology. Built on a fresh approach to investment research, DISCERN applies its network and resources - including powerful information analytics tools, proprietary data streams, unique analytical processes, and its team of Wall Street veterans - to outperform the scope of traditional research analytics.

**About Bankrate, Inc. (NYSE: RATE):** The Bankrate network of companies includes [Bankrate.com](http://Bankrate.com), [Interest.com](http://Interest.com), [Mortgage-calc.com](http://Mortgage-calc.com), [Nationwide Card Services](http://Nationwide Card Services), [InsureMe](http://InsureMe), [CreditCardGuide.com](http://CreditCardGuide.com), [Bankaholic](http://Bankaholic), [CreditCards.com](http://CreditCards.com) and [NetQuote](http://NetQuote). Each of these businesses helps consumers to make informed decisions about their personal finance matters. The company's flagship brand, Bankrate.com is

a destination site of personal finance channels - including banking, investing, taxes, debt management and college finance. Bankrate.com is the leading aggregator of rates and other information on more than 300 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 reviews more than 4,800 financial institutions in 575 markets in 50 states. Bankrate.com provides financial applications and information to a network of more than 75 partners, including Yahoo! (Nasdaq: YHOO), America Online (NYSE: AOL), *The Wall Street Journal* and *The New York Times* (NYSE: NYT). Bankrate.com's information is also distributed through more than 500 newspapers.

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