

Is bankrate.com legit? TrustSniffer's high-trust assessment: 100/100

bankrate.com

Verdict

100

OUT OF 100

HIGH TRUST

bankrate.com appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Safe for Login

Low Risk

Assessed 2026-08-11 by automated analysis. Classification confidence 75%.

What this site appears to be

Bankrate publisher page offering mortgage and financial product comparisons, calculators, editorial research, and guidance. The site presents company info, NMLS IDs, and explains how it is paid (advertising/partnerships). Primary intent: inform consumers and generate leads to financial providers.

Evidence status and limitations

- Evidence completeness: UNKNOWN
- The real-world operator identity was not independently verified.
 - Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	31 years old Registered history	CLEAR
Web archive	Archived since 1996 5000 snapshots	CLEAR
Certificate	Encrypted connection Issued by GlobalSign Atlas R3 DV TLS CA 2025 Q4	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- Public web-archive history exists since 1996.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

Bankrate is an established consumer financial-information and comparison website presenting mortgage and other lending rates, banking and credit-card comparisons, calculators, editorial guidance, and lender-related resources. Its apparent business model is consumer education combined with advertising, referral fees, and lead generation for financial providers.

Scam/Impersonation Risk

No phishing, impersonation, malicious-reputation, or conflicting-identity indicators were observed, and the available evidence supports no contradictions between the site's presentation and its historical or technical profile. The homepage's behavioral capture did record dynamic page changes, external network activity, and one suspicious inline script; however, it also found no login form, hidden sensitive form, password submission, wallet connection, or wallet-draining behavior. In context, these observations are more consistent with a complex advertising and publishing environment than with an impersonation mechanism. The site presents an established, apparently legitimate profile, although the real-world operator identity is not independently verified. Evidence:

- The homepage presents a consistent Bankrate financial-publishing identity and no brand-impersonation or phishing indicators.
- The homepage's technical behavior showed one suspicious inline script and substantial post-interaction DOM changes, while no hidden forms, external password forms, wallet-provider activity, or drainer activity were detected.
- Domain registration records show registration on 1995-03-06 and an age of 31.45 years.
- Historical records contain 5000 archive snapshots spanning 1996–2015, covering 20 years.

Regulatory Verification Notes

The site's publisher content identifies company information, presents NMLS identifiers, and explains that commercial relationships include advertising and partnerships. The available material does not establish a separate financial-services license for Bankrate itself; this is a regulatory-disclosure point requiring confirmation rather than evidence of deceptive conduct. A clean external reputation profile and the absence of a matched broker-reputation record provide supportive context, but neither independently proves authorization or operator identity. The site's broad social presence offers additional continuity signals without constituting legal-entity verification. Evidence:

- The homepage and company-related material identify NMLS information and describe how the site is compensated through advertising and partnerships.
- The available regulatory material does not record a separate license claim or verified regulatory authorization for the publisher.
- The site is served from AS54113, FASTLY - Fastly, Inc., US.
- The transport certificate is issued by GlobalSign Atlas R3 DV TLS CA 2025 Q4 at DV validation level and is valid to 2027-01-09T20:00:18+00:00.

What to Verify Next

Before credential or payment interactions involving a referred financial provider, independently confirm the relevant provider’s legal name and NMLS status through the applicable registry. Review the provider’s terms, privacy notice, return or cancellation conditions where applicable, and payment-protection arrangements before completing a transaction. Official contact channels should also be confirmed through an independently sourced company record or other offline business channel. Evidence:

- Use the NMLS identifiers displayed in the site’s company and financial-information material as the starting point for independent registry validation.
- Reconcile the legal entity named in any referral or application flow with the entity identified in the provider’s independent registry record.
- Confirm transaction, privacy, and cancellation terms from the relevant provider before submitting credentials or payment details.

Summary Verdict

Available evidence is consistent with an established, apparently legitimate website with a high-trust, low-risk posture. Historical continuity, substantive financial-publishing content, clean external reputation, and supporting technical signals converge on normal website operation, while operator identity remains likely rather than independently verified.

Infrastructure Integrity

The site uses Cloudflare CDN/WAF protection, and the observed addresses were CDN edge infrastructure rather than a directly identified origin server. Fastly and Cloudflare therefore provide meaningful exposure mitigation, although protective infrastructure is a security control and not proof of legitimacy.

Closing Assessment

Ordinary informational use is proportionate; before credentials or payments are submitted through any associated flow, independent identity, authorization, contractual, and payment-protection checks should be completed.

Written analysis generated 2026-08-11 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	LIKELY
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Identity score	80/100
Identity verification confidence	40%

- Trusted social count=5

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of bankrate.com.

- The request stayed on bankrate.com. It was not redirected to another domain. [CLEAR](#)
- Registration is published under GoDaddy Corporate Domains, LLC. [CLEAR](#)
- DNS for this domain is served by awsdns-56.org, across 4 name servers. [NOTED](#)
- The registration is paid up to 2027-06-02. [NOTED](#)
- The earliest public archive of this site is from 1996-10-29. [CLEAR](#)
- It is hosted on FASTLY, from a server in US. [NOTED](#)

Domain intelligence

Registrar	GoDaddy Corporate Domains, LLC
Hosting	FASTLY - Fastly, Inc., US
Country	US
Server IP	151.101.193.132
Name servers	NS-1473.AWSDNS-56.ORG, NS-1671.AWSDNS-16.CO.UK, NS-483.AWSDNS-60.COM, NS-778.AWSDNS-33.NET
SSL issuer	GlobalSign Atlas R3 DV TLS CA 2025 Q4
SSL expiry	2027-01-09
Domain age	31.45 years (continuous registration)
Domain expiry	2027-06-02
Archive first seen	1996-10-29
Archive snapshots	5000
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about bankrate.com at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that

evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/bankrate.com> · assessed 2026-08-11