Figure 1. Experimental Design

**Overdraft Availability Reminder** - 50% (n=54,000) - "We remind you that, for your immediate cash needs, you have a Flexible Account at Yapi Kredi with [fill]TL limit. Have a nice day."

**No Message** 50% (n=54,000)

**Overdraft Interest Discount, no other discount** (n=17,977) - "Use your Yapi Kredi Flexible Account and we will give you back half of the interest that is accrued between now and [November/December] 15 as WP."

**Auto-Debit Discount** (n=18,021) - "Authorize automatic bill payments from your account before [November/December] 15 and receive up to a maximum of 30TL WP."

**Overdraft Interest Discount + Auto-Debit Discount** (n=17,981) - "Authorize automatic bill payments from your account before [November/December] 15, receive up to a maximum of 30TL WP, and we will give you back half of your Flexible Account's accrued interest between now and [November/December] 15 as WP."

**Debit Card Discount** (n=17,983) - "Use your Yapi Kredi debit card and earn 5% of your shopping, up to 25TL WP, between now and [November/December] 15."

**Overdraft Interest Discount + Debit Card Discount** (n=17,995) - "Use your Yapi Kredi debit card and earn 5% of your shopping, up to 25TL WP, and we will give you back half of your Flexible Account's accrued interest between now and [November/December] 15 as WP."

**Overdraft Availability Reminder** (n=18,043) - "We remind you that, for your immediate cash needs, you have a Flexible Account at Yapi Kredi with [fill]TL limit. Have a nice day."

**Frequent Messaging** - Msg repeats every 10 Days (n=35,985)

**Less-frequent Messaging** - Msg repeats every 20 Days (n=36,052)

**No Additional Messaging after September 15** (n=35,963)

**Short Duration** - Sept 25, 2012 - Nov 15, 2012 (n=54,044)

**Long Duration** - Sept 25, 2012 - Dec 15, 2012 (n=53,956)

"TL" = Turkish Lira. 1TL = US$0.56 as of September 2012. “WP”= redeemable reward points.

Yapi Kredi = the implementing bank.