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**Summary**

I think this program is a very basic implementation and has a lot of areas for improvement:

* It isn’t multi-threading safe so the assumption is that it will be used in a singly thread process.
* It can use some factoring to maybe use one of the design patterns to abstract the account and create subclasses for each account type. This allows flexibility and extending.
* It should do more validations like duplicate customers. Maybe use a map and key of social security number.

**Changes I made to the code**

1-Changed Date to LocalDate

2-created enum type for account type

3-changed String to StringBuilder

**Additional Features**

* A customer can transfer between their accounts
* Change **Maxi-Savings accounts** to have an interest rate of 5% assuming no withdrawals in the past 10 days otherwise 0.1%
* Interest rates should accrue daily (incl. weekends), rates above are per-annum

1. Added a method that will transfer from one account to another
2. Added a method to calculate the interest rate. It should be called daily using the task in the bank to calculate the interest earned and then deposit that money.
3. Added a Helper function to calculate the number of days between two dates. Then return the interest rate based on the account type, amount and last withdraw date
4. Added test Junit test cases for all the methods I added to the code