

SavingsAccount

```
private static double annualInterestRate;  
Private double savingsBalance;  
  
SavingsAccout()  
SavingsAccount(double annualInterestRate,  
double savingsBalance)  
  
protected void setsavingsBalance(double  
savingsBalance)  
protected double getsavingsBalance(){ return  
savingsBalance;}  
protected static void  
modifyInterestRate(double  
annualInterestRate)  
Protected double getAnnualInterestRate(){  
return annualInterestRate;}  
Public void print()  
Public void calculateMonthlyInterest(double  
annualInterestRate, double savingsBalance)  
Public void deposit(double amount)  
Public void withdraw(double amount)
```

SpecialSavings

```
specialSavings()  
SpecialSavings(double annualInterestRate, double  
savingsBalance)
```

```
public void calculateMonthlyInterest(double  
annualInterestRate, double savingsBalance)
```

Polymorphism

Encapsulation