```java
/** testing class for Account */
public class TestAccount {
  /** main controlling method */
  public static void main (String[] args) throws Exception {
    java.util.Scanner input = new java.util.Scanner(System.in);

    // set static annual interest rate
    Account.setAnnualInterestRate(4.5);

    // create account
    Account acc1 = getAccountInfo(input);
    System.out.println(getAccountHeader(acc1));

    // process withdrawal
    System.out.print("\nHow much would you like to withdraw? ");
    double w_amt = input.nextDouble();
    String header = getAccountHeader(acc1);
    acc1.withdraw(w_amt);
    String acctStatus = String.format("%s\n%-20s%,15.2f\n%-20s%,15.2f",
        header,
        "Withdraw:", w_amt,
        "Current Balance:", acc1.getBalance());
    System.out.println(acctStatus);

    // process deposit
    System.out.print("\nHow much would you like to deposit? ");
    double d_amt = input.nextDouble();
    header = getAccountHeader(acc1);
    acc1.deposit(d_amt);
    acctStatus = String.format("%s\n%-20s%,15.2f\n%-20s%,15.2f",
        header,
        "Deposit:", d_amt,
        "Current Balance:", acc1.getBalance());
    System.out.println(acctStatus);

    // close the stream
    input.close();
  }

  /** method to create and return new account object */
  public static Account getAccountInfo(java.util.Scanner input) {
    // account setup
    System.out.print("Enter the account holder first name: ");
    String fname = input.next();
    System.out.print("Enter the account holder last name: ");
    String lname = input.next();
    System.out.print("Enter the beginning balance: ");
    double begBal = input.nextDouble();
    Account acc = new Account(1122, begBal);
    acc.setName(fname + " " + lname);
    return acc;
  }
}
```

```java
/** method to create and return static string account header */
  public static String getAccountHeader (Account acc) {
      String acctHeader = String.format(
          "%-20s%15d\n%-20s%15s\n%-20s%15s\n%-20s%15.2f%%\n%-20s%,15.2f",
          "ID:", acc.getId(),
          "Created:", String.format("%tD", acc.getDateCreated()),
          "Owner:", acc.getName(),
          "Annual Rate:", acc.getAnnualInterestRate(),
          "Starting Balance:", acc.getBalance());
      return acctHeader;

  }
}
```