Account + recordMap + has savings + has credit - id - balance - total + Account() + ~Account() + record() + getID() + getIDPtr() + getBalance() + getRate() + getCredit() + show() + deposit() + withdraw() + settle() + querv() + queryGUI() + getCurMonthBillAmount() + getTotal() CreditAccount SavingsAccount - acc - rate + SavingsAccount() + CreditAccount() + getRate() + deposit() + withdraw() + settle() + getAvailableCredit() + show() + getCredit()

+ getCurMonthBillAmount()

- acc

- fee

- credit - rate

- a date

+ getCredit()

+ getRate()

+ getFee()

+ deposit()

+ settle() + show()

+ withdraw()

+ getCurMonthBillAmount()