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

    credit

    rate

- fee

    a date

+ CreditAccount()
+ getCredit()
+ getRate()
+ getFee()
+ getAvailableCredit()
+ deposit()
+ withdraw()
+ settle()
+ show()
+ getCurMonthBillAmount()
```