```
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()
     SavingsAccount
```

## - rate + SavingsAccount() + getRate()

- acc

+ deposit() + withdraw() + settle() + show()

+ getCredit() + getCurMonthBillAmount()