**P3: FINAL ERD**

Brief changes made to the ERD:

1. Account relationship has been modified by total specialization to show that an account may be either a Savings or a Checking account.
2. Associative entity **HELD BY** has been added between CUSTOMER and ACCOUNT relation to replace many-to-many relationship.
3. Relationship between LOAN and CUSTOMER has been changed from many-to-many to one-to-many.
4. Relationship between BRANCH and EMPLOYEE has been changed from many-to-many to one-to-many.

**Final ERD:**

