Entity Relationship Diagram with Foreign Key Relationships for:

BalanceHistory
Users
Transactions
MonthlyInterestAccrued

Transactions

txId	INT NOT NULL AUTO INCREMENT
userId	INT NOT NULL
date	DateTime
amount	Float
type	String

Transactions table logs deposit and withdrawal actions

BalanceHistory

id	INT NOT NULL AUTO INCREMENT
userId	INT NOT NULL
txid	INT NOT NULL
date	DateTime
balance	Float
amount	Float
type	String

BalanceHistory tracks balance movements by user action and date

Users

userId	INT NOT NULL AUTO INCREMENT
{...User Model Details}	

Users Table has additional details not depicted

MonthlyInterestAccrued

id	INT NOT NULL AUTO INCREMENT
userId	INT NOT NULL
date	DateTime
balance	Float
interest	Float

MonthlyInterestAccrued is tracked at end of month for each user