CUENTAS SAVINGS CHECKING STUDENTCHECKING **CREDITCARD** balance balance balance balance secretkey secretkey secretkey primaryOwner primaryowner primaryowner primaryowner optionalSecondaryOwner optionalsecondaryowner optionalsecondaryowner optionalsecondaryowner creditLimit minimum balance minimum balance penalty fee interestRate penalty fee penalty fee creationdate penaltyFee monthlymaintenancefee creationdate status creationdate status (frozen, active) (frozen, active) interestRate status (frozen, active) AGE AGE < 24 AGE >= 24 CREATE NEW ACCOUNTS **THIRDPARTY ACCOUNTHOLDER ADMIN** name name hashedKey name dateQfBirth primary Adress mailing Adress **USERS**