

Project #2: Bank Account

Github: <https://github.com/excisionhd/CS256/blob/master/proj2.cpp>

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/*
 * file:      proj2.cpp
 * author:    Amir Sotoodeh
 * class:     CS 256 - C++
 *
 * assignment: Project 2
 * date last modified: 5/15/18
 *
 * purpose:   A project dealing with inheritance, virtual methods,
 * and overriding methods.
 */

#include "stdafx.h"
#include <iostream>
#include <string>
#include <locale>

using namespace std;

class BankAccount {
protected:
    float balance;
    int numDeposits;
    int numWithdrawals;
    float annualIntRate;
    float serviceCharges;

public:
    BankAccount(float b, float i) { //constructor sets initial values of
fields when instantiated
        balance = b;
        annualIntRate = i;
        numDeposits = 0;
        numWithdrawals = 0;
        serviceCharges = 0;
    }

    virtual void depositMoney(float amount) { //deposits money into the
account
        balance = balance + amount;
        numDeposits++;
    }
}
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    }

    virtual void withdrawMoney(float amount) { //takes money out of the
account with an error if amount exceeds balance
        if (balance > amount) {
            balance -= amount;
            numWithdrawals++;
        }
        else {
            cout << "Error: Not enough funds." << endl;
        }
    }

    virtual void calcInterest() { //calculates the interest based on the
interest rate
        float monthlyInterestRate = annualIntRate / 12;
        float monthlyInterest = balance * monthlyInterestRate;
        balance = balance + monthlyInterest;
    }

    virtual void monthlyProcess() { //processes the account after
serviceCharges and interest rates and sets fields back to 0.
        printStatistics();
        balance = balance - serviceCharges;
        calcInterest();
        numWithdrawals = 0;
        numDeposits = 0;
        serviceCharges = 0;
    }

    void printStatistics() {
        cout << "Balance: " << balance << endl;
        cout << "Number of Deposits: " << numDeposits << endl;
        cout << "Number of Withdrawals: " << numWithdrawals << endl;
        cout << "Annual Interest Rate: " << annualIntRate << endl;
        cout << "Service Charges: " << serviceCharges << endl;
    }

    float getBalance() {
        return balance;
    } //returns balance

    void setBalance(float b) {
        balance = b;
    }

    int getNumDeposits() {
        return numDeposits;
    }

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    }

    void setNumDeposits(int n) {
        numDeposits = n;
    }

    int getNumWithdrawals() {
        return numWithdrawals;
    } //returns number of withdrawals made

    void setNumWithdrawals(int n) {
        numWithdrawals = n;
    }

    float getAnnualIntRate() {
        return annualIntRate;
    }

    void setAnnualIntRate(float i) {
        annualIntRate = i;
    }

    float getServiceCharges() {
        return serviceCharges;
    } //returns the service charges

    void setServiceCharges(float i) {
        serviceCharges = i;
    } //sets the service charges
};

class SavingsAccount : public BankAccount {
private:
    bool status;

public:
    SavingsAccount(float b, float i) : BankAccount(b, i) { }

    virtual void withdrawMoney(float amount) override { //calls superclass
method to withdraw
        if (balance < 25)
            cout << "Error: Account is inactive" << endl;
        else {
            BankAccount::withdrawMoney(amount);
        }
    }

    virtual void depositMoney(float amount) override { //calls superclass

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method to deposit

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        if (balance<25 && status == false) {
            BankAccount::depositMoney(amount);
            status = true;
        }
        else
            BankAccount::depositMoney(amount);
    }

    string printActive() { //prints if the account is active or not.
        if (balance<25)
            return "Savings account is now inactive.";
        else
            return "Savings account is now active.";
    }

    virtual void monthlyProcess() override { //unique method that charges an
        additional dollar for every excess withdrawal after 4.
        int excessWithdraws = 0;
        if (getNumWithdrawals()>4) {
            excessWithdraws = getNumWithdrawals() - 4;
            setServiceCharges(getServiceCharges() + excessWithdraws);
            BankAccount::monthlyProcess();
            if (balance<25) {
                status = false;
                cout << "Account balance is " << balance << endl;
                cout << "Savings account is now inactive.\n" << endl;
            }
            else {
                status = true;
                cout << "Account balance is " << balance << endl;
                cout << "Savings account is now active.\n" << endl;
            }
        }
        else {
            BankAccount::monthlyProcess();
            if (balance<25) {
                status = false;
                cout << "Account balance is " << balance << endl;
                cout << "Savings account is now inactive.\n" << endl;
            }
            else {
                status = true;
                cout << "Account balance is " << balance << endl;
                cout << "Savings account is now active.\n" << endl;
            }
        }
    }
}
```

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    }
};

class CheckingAccount : public BankAccount {
public:
    CheckingAccount(float b, float i): BankAccount(b,i) { }

    virtual void withdrawMoney(float b) override {
        if (balance - b < 0) {
            balance -= serviceCharges;
        }
        else {
            BankAccount::withdrawMoney(b);
        }
    }

    virtual void monthlyProcess() override {
        serviceCharges = 5 + (numWithdrawals*0.1f);
        BankAccount::monthlyProcess();
        cout << "Account balance is now " << balance << "." << endl;
    }
};

int main(){
    bool hold = true;
    string accountChoice;
    string actionChoice;
    float amount = 0;
    SavingsAccount a1(0, 0); //creates instance of SavingsAccount
    CheckingAccount a2(0, 0); //creates instance of CheckingAccount

    do {
        cout << "Which account would you like to access, checking or
savings?: " << endl;
        cin >> accountChoice;

        if (accountChoice == "checking" || accountChoice ==
"Checking") {
            //a2.printStatistics();
            cout << "Which action do you wish to perform" << endl;
            cout<<"Withdraw, deposit, monthly processing?: " <<
endl;

            cin.ignore();
            getline(cin, actionChoice);

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        if (actionChoice == "deposit" || actionChoice ==
"Deposit") {
            cout<<"Enter amount to deposit: " << endl;
            cin >> amount;
            a2.depositMoney(amount);
            cout<<"Account balance is " << a2.getBalance()
<< "." << endl;
        }
        else if (actionChoice == "withdraw") {
            cout << "Enter amount to withdraw: " << endl;
            cin >> amount;
            a2.withdrawMoney(amount);
            cout<<"Account balance is " << a2.getBalance()
<< "." << endl;
        }
        else if (actionChoice=="monthly processing") {
            a2.monthlyProcess();
        }
        else if (actionChoice == "q" || actionChoice =="Q") {
            hold = false;
        }
    }
    else if (accountChoice == "savings" || accountChoice
=="Savings") {
        cout << "Which action do you wish to perform" << endl;
        cout << "Withdraw, deposit, monthly processing?: "<<
endl;

        cin.ignore();
        getline(cin, actionChoice);
        if (actionChoice == "deposit" || actionChoice ==
"Deposit") {
            cout << "Enter amount to deposit: " << endl;
            cin >> amount;
            a1.depositMoney(amount);
            cout << "Account balance is " << a1.getBalance()
<< "." << endl;

            cout << a1.printActive() << endl;
        }
        else if (actionChoice == "withdraw" || actionChoice ==
"Withdraw") {
            cout << "Enter amount to withdraw: " << endl;
            cin >> amount;
            a1.withdrawMoney(amount);
            cout << "Account balance is " << a1.getBalance()
<< "." << endl;

            cout << a1.printActive() << endl;
        }
    }
}

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        else if (actionChoice == "monthly processing") {
            a1.monthlyProcess();
        }
        else if (actionChoice == "q" || actionChoice == "Q") {
            hold = false;
        }
    }
    else if (accountChoice == "q" || accountChoice == "Q") {
        hold = false;
    }
} while (hold == true);
}

```

Output

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Which account would you like to access, checking or savings?:
checking
Which action do you wish to perform
Withdraw, deposit, monthly processing?:
deposit
Enter amount to deposit:
1000
Account balance is 1000.
Which account would you like to access, checking or savings?:
savings
Which action do you wish to perform
Withdraw, deposit, monthly processing?:
deposit
Enter amount to deposit:
1000
Account balance is 1000.
Savings account is now active.
Which account would you like to access, checking or savings?:
checking
Which action do you wish to perform
Withdraw, deposit, monthly processing?:
withdraw
Enter amount to withdraw:
10
Account balance is 990.
Which account would you like to access, checking or savings?:
savings
Which action do you wish to perform
Withdraw, deposit, monthly processing?:
withdraw
Enter amount to withdraw:

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10
Account balance is 990.
Savings account is now active.
Which account would you like to access, checking or savings?:
savings
Which action do you wish to perform
Withdraw, deposit, monthly processing?:
withdraw
Enter amount to withdraw:
10
Account balance is 980.
Savings account is now active.
Which account would you like to access, checking or savings?:
savings
Which action do you wish to perform
Withdraw, deposit, monthly processing?:
withdraw
Enter amount to withdraw:
10
Account balance is 970.
Savings account is now active.
Which account would you like to access, checking or savings?:
savings
Which action do you wish to perform
Withdraw, deposit, monthly processing?:
withdraw
Enter amount to withdraw:
10
Account balance is 960.
Savings account is now active.
Which account would you like to access, checking or savings?:
savings
Which action do you wish to perform
Withdraw, deposit, monthly processing?:
withdraw
Enter amount to withdraw:
940
Account balance is 20.
Savings account is now inactive.
Which account would you like to access, checking or savings?:
checking
Which action do you wish to perform
Withdraw, deposit, monthly processing?:
monthly processing
Balance: 990

Number of Deposits: 1
Number of Withdrawals: 1
Annual Interest Rate: 0
Service Charges: 5.1
Account balance is now 984.9.
Which account would you like to access, checking or savings?:
savings
Which action **do** you wish to perform
Withdraw, deposit, monthly processing?:
monthly processing
Balance: 20
Number of Deposits: 1
Number of Withdrawals: 5
Annual Interest Rate: 0
Service Charges: 1
Account balance is 19
Savings account is now inactive.

Which account would you like to access, checking or savings?:
q
Press any key to **continue** . . .