```java
package classes;

import java.util.Date;

public class Account {

    public Account() {

        this(0, 0);
    }

    public Account(int id, double balance) {

        this.id = id;
        this.balance = balance;

        this.date_created = new Date();
    }

    public String toString() {

        return "This account was created at " + this.date_created;
    }

    public void withdraw(double amount) {

        this.balance -= amount;
    }

    public void deposit(double amount) {

        this.balance += amount;
    }

    public double getMonthlyInterest() {

        return this.getMonthlyInterestRate() * this.balance;
    }

    public double getMonthlyInterestRate() {

        return this.annual_interest_rate / 12;
    }

    private int id;
    private double balance;
    private final Date date_created;
    private double annual_interest_rate;

    public int getID() {

        return this.id;
    }

    public void setID(int id) {
```

```java
        this.id = id;
    }

    public double getBalance() {

        return this.balance;
    }

    public void setBalance(double balance) {

        this.balance = balance;
    }


    public Date getDateCreated() {

        return this.date_created;
    }

    public double getAnnualInterestRate() {

        return this.annual_interest_rate;
    }

    public void setAnnualInterestRate(double annual_interest_rate) {

        this.annual_interest_rate = annual_interest_rate;
    }
}
```