```cpp
// Please see README.txt
// We will go over the answers in class.
// Thank you.

#include <iostream>
#include <string>

using namespace std;

string type = "Credit";

class credit_card {
public:
  credit_card() = default;

  explicit credit_card(const double& balance, string com = "Disney") :
    com_(move(com)), balance_(balance) {}

  void display_info() const {
    cout << credit_card::type_ << " [" << this->com_ << "]: " << this->balance_ << endl;
  }

  void set_com(const string& com) {
    this->com_ = com;
  }

private:
  static string type_;
  string com_{ "N/A" };
  double balance_{ 0 };
};

string credit_card::type_ = type;

credit_card& update_credit_card(const double& balance) {
  credit_card cc1{ balance };
  static credit_card* cc2 = new credit_card{ 100 };
  cc1.set_com("Tesla");
  *cc2 = cc1;
  return *cc2;
}

int main()
{
  credit_card cc3 = update_credit_card(300);
  cc3.display_info();

  credit_card cc4 = credit_card{ cc3 };
  cc4.set_com("Zoom");
  cc4.display_info();

  credit_card* cc5 = new credit_card{ update_credit_card(500) };
  cc5->display_info();

  cc3.set_com("Google");
  cc4.display_info();

  return 0;
}
```

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60
61 //- Memory Area 1: Environment
62 //- Memory Area 2 : Runtime Stack
63 //- Memory Area 3 : Free - store
64 //- Memory Area 4A : Uninitialized Data
65 //- Memory Area 4B : Initialized Data
66 //- Memory Area 5 : Binary Program
67
68 //a. In which memory area is this element stored ? Please circle your choice and
   explain why ?
69 //b. The lifetime, beginning & end, of this element ? Why ?
70
71 //c. What is the output of the program?
72
73 /*
74 Credit [Tesla]: 300
75 Credit [Zoom]: 300
76 Credit [Tesla]: 500
77 Credit [Zoom]: 300
78 */
```