```
float balance, interest=0.05:
                                   withdraw(float m){
deposit( float m){
                                     if(balance-m>=0){
 balance = balance+m;
                                      balance = balance-m:
                                      return "Ack";
accrueinterest(){
                                     }else{
 float delta = balance × interest;
                                      return "Error";
 balance = balance + delta;
```