

```
import java.util.Date;
public class Account {
    private int id;
    private double balance;
    private double annualInterestRate;
    private Date dateCreated = new Date();
    public Account(){
    }
    public Account(int id,double balance){
        this.id = id;
        this.balance = balance;
    }
    public double getMonthlyInterestRate(){
        return annualInterestRate/12;
    }
    public double getMonthlyInterest(){
        return balance * getMonthlyInterestRate()/100;
    }
    public void withdraw(double amount){
        balance -= amount;
    }
    public void deposit(double amount){
        balance += amount;
    }
    public int getId() { //accessor(get)
        return id;
    }
    public void setId(int id) { //mutator(set)
        this.id = id;
    }
    public double getBalance() {
        return balance;
    }
    public void setBalance(double balance) {
        this.balance = balance;
    }
    public double getAnnualInterestRate() {
        return annualInterestRate;
    }
    public void setAnnualInterestRate(double annualInterestRate) {
        this.annualInterestRate = annualInterestRate;
    }
    public Date getDateCreated() {
        return dateCreated;
    }
}
```