

Inheritance

The purpose of this exercise is to practice writing code that uses the Object-Oriented Programming principle of [inheritance](#).

Learning objectives

After completing this exercise, you'll be able to:

- Describe the purpose and use of inheritance in an Object-Oriented Programming environment
- Define and use superclasses and subclasses in an inheritance hierarchy
- Identify superclasses and subclasses from viewing source code
- Define an IS-A relationship in reference to inheritance
- Define what overriding means in the context of inheritance
- Describe what's being inherited
- Describe how access modifiers work in an inheritance relationship
- Use super class constructors in a subclass

Evaluation criteria and functional requirements

- The project must not have any build errors.
- Code is presented in a clean, organized format.
- Code is appropriately encapsulated.
- Inheritance is used appropriately to avoid code duplication.
- The code meets the specifications defined in the next section.

Bank teller application

Notes for All Classes

- All attributes have `private` access.
- X in the `get` column indicates the attribute *must have a `get` accessor*.
- X in the `set` column indicates the attribute *must have a `set` accessor*.

Instructions

Create three new classes to represent a bank account, savings account, and a basic checking account.

Step One: Implement the `BankAccount` class

The `BankAccount` class represents a basic checking or savings account at a bank.

Constructor	Description
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Constructor	Description
BankAccount(String accountHolderName, String accountNumber)	A new bank account requires an account holder name and account number. The balance defaults to a 0 dollar balance if not specified.
BankAccount(String accountHolderName, String accountNumber, int balance)	A new bank account requires an account holder name and account number. The balance is initialized to the dollar balance given.

Attribute Name	Data Type	Get	Set	Description
accountHolderName	String	X		Returns the account holder name that the account belongs to.
accountNumber	String	X		Returns the account number that the account belongs to.
balance	int	X		Returns the balance value of the bank account in dollars.

Method Name	Return Type	Description
deposit(int amountToDeposit)	int	Adds <code>amountToDeposit</code> to the current balance, and returns the new balance of the bank account.
withdraw(int amountToWithdraw)	int	Subtracts <code>amountToWithdraw</code> from the current balance, and returns the new balance of the bank account.

Step Two: Implement the `CheckingAccount` class

A `CheckingAccount` "is-a" `BankAccount`, but it also has some additional rules:

Override Method	Description
withdraw	If the balance falls below \$0.00 but is still greater than -\$100.00, a \$10.00 overdraft fee is also charged against the account.
	<p>A request to overdraw a checking account by \$100.00 or more (before overdraft fee) fails and the balance remains the same.</p> <p>For example, if the current balance is -\$89.00, and the amount to withdraw is \$10.00, the resulting balance is -\$99.00. The withdrawal is permitted since the new balance is greater than -\$100.00. The \$10.00 overdraft fee is then charged against the account, resulting in a final balance of -\$109.00.</p> <p>A withdrawal of \$11.00 in the same situation fails because the new balance would be -\$100.00 which is equal to, not greater than, the lower limit of -\$100.00.</p>

Step Three: Implement the `SavingsAccount` class

A `SavingsAccount` "is-a" `BankAccount`, but it also has some additional rules:

Override Method	Description
withdraw	If the remaining balance is less than \$150.00 after a withdrawal is made, an additional \$2.00 service charge is withdrawn from the account.
	If a withdrawal is requested that would result in a negative balance (including the service charge), the withdrawal fails and balance remains the same. No fees are incurred.

Sample usage

```
BankAccount checkingAccount = new CheckingAccount("Bernice", "CHK:1234");
BankAccount savingsAccount = new SavingsAccount("Bernice", "SAV:9876");

int amountToDeposit = 2;
int newBalance = checkingAccount.deposit(amountToDeposit);
```

Challenge

The industry standard way to deal with decimal numbers in Java is with the `BigDecimal` class.

Can you add a new implementation for `BankAccount`, `CheckingAccount`, and `SavingsAccount` that uses `BigDecimal` for the `getBalance`, `withdraw`, and `deposit` methods instead of `int`? To do this, create a new package within `src/main/java` and name it `com.techelevator.challenge`.

There are no tests associated with the challenge. Be sure to submit your work using `int` in the `BankAccount`, `CheckingAccount`, and `SavingsAccount` classes.

Tips and tricks

- A good way to determine if you're implementing inheritance correctly is to read the code or classes out loud. A child class "is-a" type of its parent. For instance, a `CheckingAccount` "is-a" `BankAccount`. Is a `BankCustomer` a `BankAccount`, or does a `BankCustomer` have a `BankAccount`? Thinking about the relationships of objects in these terms helps you to quickly identify opportunities to improve your code.

- [derived-properties](#)
- [inheritance-and-an-is-a-relationship](#)
- [oop-inheritance](#)
- [what-is-polymorphism](#)