

In this exercise, you create two subclasses of the `Account` class in the Banking project: `SavingsAccount` and `CheckingAccount`. These account types have the following business rules:

- A savings account gains interest. The bank permits customers to store money in a savings account and, on a monthly basis, the savings account will accumulate based on the following formula: $\text{balance} = \text{balance} + (\text{interestRate} * \text{balance})$.
- A checking account enables the customer to make any number of deposits and withdrawals. To protect their customers, the bank will permit a fixed amount of *overdraft protection*. This protection enables the customer's balance to drop below zero, but not below the amount of overdraft protection. The account's overdraft amount is decremented as it is used.

Figure 6-1 shows the UML class diagram for a design that satisfies the business rules described above.

