Savings Account:

Earns interest, compounded monthly on the minimum monthly balance

Checking Account:

Limited # free withdrawals per month, fee for each additional withdrawal

BankAccount

State:

account number current balance

Behavior:

deposit(amount)
withdraw(amount)
transfer(amount, account)

SavingsAccount

State:

account number current balance interest rate minimum balance

Behavior:

deposit(amount)
withdraw(amount)
transfer(amount, account)
creditInterest()

CheckingAccount

State:

account number current balance transaction count transaction fee

Behavior:

deposit(amount)
withdraw(amount)
transfer(amount, account)
debitFees()

Adapted from Big Java (Horstmann), page 445