public class BankAccount {

    private static final double MIN_BALANCE = 100.0;
    private static double interestRate = 0.03;
    private final String NAME;
    private double balance;

    public BankAccount(String userName, double initBal) {
        NAME = userName;
        balance = initBal;
    }

    public static void changeInterestRate(double newRate) {
        interestRate = newRate;
    }

    public double getBalance() {
        return balance;
    }

    public String getName() {
        return NAME;
    }

    public void payInterest() {
        balance += balance * interestRate;
    }

    public boolean withdraw(double amt) {
        if (balance - amt < MIN_BALANCE) {
            return false;
        }
        balance -= amt;
        return true;
    }

    public static void main(String[] args) {
        BankAccount alice = new BankAccount("Alice", 700);
        BankAccount bob = new BankAccount("Bob", 300);
        BankAccount.changeInterestRate(0.01);
        if (!alice.withdraw(200)) {
            System.out.print(alice.getName());
            System.out.println(" doesn't have enough money");
        }
        alice.payInterest();
        bob.payInterest();
        System.out.print(alice.getName() + ", balanced is ");
        System.out.println(alice.getBalance());
        System.out.print(bob.getName() + ", balance is ");
        System.out.println(bob.getBalance());
    }
}
Possible questions

What is the output of this program?

Why is `changeInterestRate()` static?

Say we wanted to write a method called `setName()` that changed the value of the `NAME` instance variable. What problem would we encounter?