

wilmington fund savings society

wilmington fund savings society is a well-established financial institution known for providing a variety of savings and investment products tailored to meet the needs of individuals and businesses. With a focus on fostering financial growth and security, Wilmington Fund Savings Society offers competitive interest rates, personalized customer service, and innovative banking solutions. This article explores the key features, benefits, and services offered by the Wilmington Fund Savings Society, highlighting why it remains a preferred choice for savers and investors alike. Additionally, the discussion will cover its history, account options, technological advancements, and community engagement efforts. Understanding these aspects will help potential customers make informed decisions when considering Wilmington Fund Savings Society for their financial needs. Below is a detailed overview of what this article will cover.

- Overview and History of Wilmington Fund Savings Society
- Account Types and Financial Products
- Interest Rates and Savings Benefits
- Digital Banking and Technological Innovations
- Customer Service and Support
- Community Involvement and Corporate Responsibility

Overview and History of Wilmington Fund Savings Society

The Wilmington Fund Savings Society has a rich history dating back several decades, establishing itself as a trusted institution within the financial industry. Originally founded to provide secure and accessible savings options, the society has expanded its offerings to include a wide range of financial products and services. Its mission centers on empowering clients through sound financial planning and reliable banking solutions.

Over the years, Wilmington Fund Savings Society has adapted to changing market dynamics and customer expectations, maintaining a strong reputation for stability and innovation. Its growth reflects a commitment to community development and individual financial well-being, making it a cornerstone in the regions it serves.

Account Types and Financial Products

Wilmington Fund Savings Society offers a diverse portfolio of accounts and financial products designed to accommodate various saving and investment goals. These products cater to individuals, families, and businesses, ensuring flexibility and accessibility.

Savings Accounts

The savings accounts offered provide competitive interest rates with flexible terms, encouraging customers to build their savings securely. Features often include low minimum balances, easy access to funds, and options for automatic transfers to facilitate regular saving habits.

Checking Accounts

Checking accounts with Wilmington Fund Savings Society offer convenience and security for everyday banking needs, including bill payment, debit card access, and online banking capabilities. These accounts are designed with minimal fees and user-friendly features.

Certificates of Deposit (CDs)

For customers seeking higher returns with fixed terms, CDs present a secure option. Wilmington Fund Savings Society provides multiple term lengths with attractive interest rates, allowing savers to plan their investments according to their financial timelines.

Individual Retirement Accounts (IRAs)

Retirement planning is supported through IRAs, which offer tax advantages and long-term growth opportunities. These accounts are managed with personalized advice to align with retirement goals and risk tolerance.

Business Accounts and Loans

The society also serves small and medium-sized businesses with specialized accounts and lending products, supporting capital needs, cash flow management, and business growth initiatives.

Interest Rates and Savings Benefits

One of the primary attractions of Wilmington Fund Savings Society is its competitive interest rates, which help customers grow their savings effectively. The institution regularly reviews and adjusts rates to remain favorable in comparison to market standards.

Savers benefit from:

- Tiered interest rates rewarding higher balances
- Compound interest options to maximize earnings
- Promotional rates for new accounts or specific products
- Minimal fees to reduce cost impact on savings

These features make the Wilmington Fund Savings Society an advantageous choice for those seeking both short-term and long-term financial growth.

Digital Banking and Technological Innovations

In response to the increasing demand for convenient banking solutions, Wilmington Fund Savings Society has invested heavily in digital platforms. These innovations enable customers to manage their finances efficiently from anywhere, at any time.

Online Banking Services

The online banking portal offers access to account management, fund transfers, bill payments, and financial tracking tools. This service enhances user experience by providing a secure and intuitive interface.

Mobile Banking Applications

Mobile apps extend these capabilities to smartphones and tablets, allowing for on-the-go banking. Features include mobile check deposits, alerts, budgeting assistance, and customer support chat functions.

Security Measures

To protect user data and transactions, Wilmington Fund Savings Society employs advanced encryption, multi-factor authentication, and continuous monitoring systems. These measures ensure that digital banking remains safe and reliable.

Customer Service and Support

Customer satisfaction is a cornerstone of Wilmington Fund Savings Society's operations. The institution provides comprehensive support through multiple channels to address inquiries, resolve issues, and offer financial guidance.

In-Branch Assistance

Branches staffed with knowledgeable professionals offer personalized service, including account opening, financial advice, and problem resolution.

Phone and Online Support

Dedicated phone lines and online chat services are available for customers requiring immediate

assistance or information outside of branch hours.

Financial Education Resources

Wilmington Fund Savings Society also offers educational materials and workshops to help customers improve their financial literacy and make informed decisions.

Community Involvement and Corporate Responsibility

Beyond banking services, Wilmington Fund Savings Society actively participates in community development and social responsibility initiatives. These efforts align with its mission to promote economic well-being and support local growth.

- Charitable donations and sponsorships
- Financial literacy programs in schools
- Support for small businesses and startups
- Environmental sustainability efforts within operations

Such initiatives reinforce the society's commitment to positive impact and strengthen its relationship with the communities it serves.

Frequently Asked Questions

What is Wilmington Fund Savings Society?

Wilmington Fund Savings Society is a financial institution that offers savings accounts, investment options, and other banking services primarily aimed at helping individuals grow their savings.

Where is Wilmington Fund Savings Society located?

Wilmington Fund Savings Society is headquartered in Wilmington, Delaware, with multiple branches and online services available to its customers.

What types of savings accounts does Wilmington Fund Savings Society offer?

Wilmington Fund Savings Society offers a variety of savings accounts including traditional savings, high-yield savings, and certificates of deposit (CDs) to cater to different financial needs.

Does Wilmington Fund Savings Society provide online banking services?

Yes, Wilmington Fund Savings Society provides comprehensive online banking services, allowing customers to manage their accounts, transfer funds, and pay bills through a secure digital platform.

Are there any special promotions or rates currently offered by Wilmington Fund Savings Society?

Wilmington Fund Savings Society frequently offers competitive interest rates and promotional bonuses on new savings accounts; it is recommended to check their official website or contact a branch for the latest offers.

Is Wilmington Fund Savings Society a member of the FDIC?

Yes, Wilmington Fund Savings Society is a member of the Federal Deposit Insurance Corporation (FDIC), which means deposits are insured up to the legal limit, providing safety and security for customers' funds.

Can I open a Wilmington Fund Savings Society account online?

Yes, Wilmington Fund Savings Society allows new customers to open savings accounts online through their website, making the process quick and convenient.

What customer support options does Wilmington Fund Savings Society offer?

Wilmington Fund Savings Society provides customer support through phone, email, and live chat, along with in-branch assistance to help with any banking needs or questions.

Additional Resources

1. Foundations of Wilmington Fund Savings Society: A Historical Overview

This book delves into the origins and development of the Wilmington Fund Savings Society, tracing its roots from inception to its current status. It highlights the socio-economic factors that influenced its growth and the key individuals who shaped its trajectory. Readers gain insight into how the society contributed to local community development and financial empowerment.

2. Financial Strategies of Wilmington Fund Savings Society

Focusing on the financial mechanisms and investment strategies employed by the Wilmington Fund Savings Society, this book provides a detailed analysis of its portfolio management. It explains how the society balances risk and return while maintaining a commitment to its members' financial wellbeing. Ideal for finance professionals and members interested in the society's economic impact.

3. Community Impact: Wilmington Fund Savings Society's Role in Economic Development

This book explores the significant role played by the Wilmington Fund Savings Society in fostering

economic growth within the Wilmington area. Through case studies and interviews, it showcases various community projects funded by the society. The narrative emphasizes the society's dedication to supporting small businesses and affordable housing.

4. Leadership and Governance in Wilmington Fund Savings Society

An in-depth look at the leadership structures and governance policies that have guided the Wilmington Fund Savings Society over the years. The book covers board dynamics, decision-making processes, and accountability measures that ensure transparency and member trust. It also discusses challenges faced and how leadership adapted to changing financial landscapes.

5. Member Stories: Personal Experiences with Wilmington Fund Savings Society

Capturing the voices of the society's members, this collection of personal stories reveals how Wilmington Fund Savings Society has impacted individual lives. From first-time homebuyers to entrepreneurs, the narratives highlight the society's supportive role in achieving financial goals. This book emphasizes the human element behind the institution's success.

6. Regulatory Environment and Compliance for Wilmington Fund Savings Society

This book provides an overview of the legal and regulatory framework governing savings societies like Wilmington Fund Savings Society. It discusses compliance requirements, reporting standards, and risk management practices essential for maintaining operational integrity. Useful for professionals involved in financial regulation and institutional governance.

7. Innovations in Savings and Lending: Wilmington Fund Savings Society Case Studies

Examining innovative products and services introduced by Wilmington Fund Savings Society, this book showcases how the society stays relevant in a competitive financial market. It covers technological advancements, digital banking initiatives, and tailored lending solutions designed to meet member needs. The case studies provide practical examples of successful innovation.

8. Wilmington Fund Savings Society and Financial Education

Highlighting the society's commitment to financial literacy, this book discusses various educational programs and workshops offered to members and the wider community. It underscores the importance of financial education in promoting savings and responsible borrowing. Readers will find strategies and best practices for implementing similar initiatives.

9. Future Directions: Strategic Planning for Wilmington Fund Savings Society

This forward-looking book analyzes the strategic planning efforts aimed at positioning Wilmington Fund Savings Society for future success. It addresses emerging trends, potential challenges, and growth opportunities in the financial services sector. The book serves as a guide for stakeholders involved in shaping the society's long-term vision.

Wilmington Fund Savings Society

Find other PDF articles:

<https://test.murphyjewelers.com/archive-library-105/files?dataid=Vdp29-6020&title=best-application-development-framework.pdf>

wilmington fund savings society: One Hundred Years in Wilmington Wilmington Savings Fund Society (Wilmington, Del.), 1932

wilmington fund savings society: *American Investments Classified* , 1899

wilmington fund savings society: Reports and Documents United States. Congress, 1957

wilmington fund savings society: Operating Banking Offices Federal Deposit Insurance Corporation. Division of Management Systems and Financial Statistics, 1981

wilmington fund savings society: Bank & Thrift Branch Office Data Book , 2000

wilmington fund savings society: *Savings Bank Journal* , 1922

wilmington fund savings society: Annual Report of the Federal Deposit Insurance Corporation for the Year Ending ... Federal Deposit Insurance Corporation, 1974

wilmington fund savings society: *Annual Report - Federal Deposit Insurance Corporation* Federal Deposit Insurance Corporation, 1972

wilmington fund savings society: *Poor's Classified Investment Holdings, and Poor's Complete List of Securities Maturing ...* , 1909

wilmington fund savings society: Annual Report of the President National Association of Mutual Savings Banks, 1978

wilmington fund savings society: Journal of the Proceedings of the ... of the Protestant Episcopal Church in the State of Delaware , 1893

wilmington fund savings society: *Operating Banking Offices* , 1975

wilmington fund savings society: Members of the Federal Home Loan Bank System United States. Federal Home Loan Bank Board, 1984

wilmington fund savings society: Bank and Thrift Branch Office Data Book , 2001

wilmington fund savings society: *Institutional Holdings of Securities, Classified; Showing Securities Held for Investment, by Savings and State Banks, Trust and Insurance Companies, Fraternal and Benevolent Organizations, Estates, Etc.; Also Includes Securities Held by Canadian Insurance Companies ...* , 1920

wilmington fund savings society: Laws of the State of Delaware , 1879

wilmington fund savings society: *Laws of the State of Delaware* Delaware, 1879

wilmington fund savings society: At a General Assembly Begun at Dover, in the Delaware State, ... the Following Acts Were Passed ... Delaware, 1845

wilmington fund savings society: The Month's Work , 1928

wilmington fund savings society: Journal of the American Bankers Association American Bankers Association, 1912

Related to wilmington fund savings society

Visit Wilmington NC • Wilmington Beaches • Tourism VisitWilmingtonNC.com™ is the premiere vacation & booking site to Visit Wilmington NC, Wrightsville Beach, Carolina Beach, and Kure Beach

Wilmington NC Attractions Popular Wilmington NC Attractions. Historic Downtown Wilmington. Mansions. Cape Fear River. Riverwalk. Tours. Theatre. Shopping. Riverfront Park

Attractions • ™ See Attractions in Wilmington, Wrightsville Beach, Carolina Beach, and Kure Beach. Family activities at the Beaches and in Historic Downtown

Wilmington NC Visitor Center • ™ A first-time visitor is surprised and pleased to discover the multitude of things to do in Wilmington and its nearby beaches. We suggest you review all the great options in this Wilmington NC

Military Discouts in Wilmington NC • Wrightsville • Carolina • Kure Wilmington Railroad Museum 505 Nutt Street Wilmington, NC 28401 910.763.2634 map Railroading was Wilmington's top industry for 125 years. The Wilmington Railroad Museum

Sailing in Wilmington NC & Wrightsville, Carolina & Kure Beaches Sailing Charters, Scenic Tours, Cruises and Sailing Lessons and Schools in Wrightsville Beach, Carolina Beach, Kure Beach,

and Wilmington NC

Wilmington NC Museums • Arts • Culture • History • Maritime • Life Tourists consistently give positive reviews for each of the unique and educational museums in Wilmington including the Cameron Art Museum, Cape Fear Museum of History and Science,

Medical Providers • Wilmington NC • Wrightsville • Carolina • Kure Find doctors, walk-in clinics, and urgent care in Wilmington NC, Wrightsville Beach, Carolina Beach, and Kure Beach

Restaurants in Wilmington NC • Wrightsville • Carolina • Kure Wilmington and the Beaches have hundreds of Restaurants with dozens of cuisines and dining atmospheres for all occasions.

Enjoy dining along the Cape Fear River, oceanfront at the

Wilmington NC Concert & Event Tickets • [™] Buy Tickets for Concerts, Shows & Events in Wilmington NC. Tickets are 100% Guaranteed. Last Minute Mobile Tickets

Visit Wilmington NC • Wilmington Beaches • Tourism VisitWilmingtonNC.com[™] is the premiere vacation & booking site to Visit Wilmington NC, Wrightsville Beach, Carolina Beach, and Kure Beach

Wilmington NC Attractions Popular Wilmington NC Attractions. Historic Downtown Wilmington. Mansions. Cape Fear River. Riverwalk. Tours. Theatre. Shopping. Riverfront Park

Attractions • [™] See Attractions in Wilmington, Wrightsville Beach, Carolina Beach, and Kure Beach. Family activities at the Beaches and in Historic Downtown

Wilmington NC Visitor Center • [™] A first-time visitor is surprised and pleased to discover the multitude of things to do in Wilmington and its nearby beaches. We suggest you review all the great options in this Wilmington NC

Military Discouts in Wilmington NC • Wrightsville • Carolina • Kure Wilmington Railroad Museum 505 Nutt Street Wilmington, NC 28401 910.763.2634 map Railroading was Wilmington's top industry for 125 years. The Wilmington Railroad Museum

Sailing in Wilmington NC & Wrightsville, Carolina & Kure Beaches Sailing Charters, Scenic Tours, Cruises and Sailing Lessons and Schools in Wrightsville Beach, Carolina Beach, Kure Beach, and Wilmington NC

Wilmington NC Museums • Arts • Culture • History • Maritime • Life Tourists consistently give positive reviews for each of the unique and educational museums in Wilmington including the Cameron Art Museum, Cape Fear Museum of History and Science,

Medical Providers • Wilmington NC • Wrightsville • Carolina • Kure Find doctors, walk-in clinics, and urgent care in Wilmington NC, Wrightsville Beach, Carolina Beach, and Kure Beach

Restaurants in Wilmington NC • Wrightsville • Carolina • Kure Wilmington and the Beaches have hundreds of Restaurants with dozens of cuisines and dining atmospheres for all occasions.

Enjoy dining along the Cape Fear River, oceanfront at the

Wilmington NC Concert & Event Tickets • [™] Buy Tickets for Concerts, Shows & Events in Wilmington NC. Tickets are 100% Guaranteed. Last Minute Mobile Tickets

Visit Wilmington NC • Wilmington Beaches • Tourism VisitWilmingtonNC.com[™] is the premiere vacation & booking site to Visit Wilmington NC, Wrightsville Beach, Carolina Beach, and Kure Beach

Wilmington NC Attractions Popular Wilmington NC Attractions. Historic Downtown Wilmington. Mansions. Cape Fear River. Riverwalk. Tours. Theatre. Shopping. Riverfront Park

Attractions • [™] See Attractions in Wilmington, Wrightsville Beach, Carolina Beach, and Kure Beach. Family activities at the Beaches and in Historic Downtown

Wilmington NC Visitor Center • [™] A first-time visitor is surprised and pleased to discover the multitude of things to do in Wilmington and its nearby beaches. We suggest you review all the great options in this Wilmington NC

Military Discouts in Wilmington NC • Wrightsville • Carolina • Kure Wilmington Railroad Museum 505 Nutt Street Wilmington, NC 28401 910.763.2634 map Railroading was Wilmington's top industry for 125 years. The Wilmington Railroad Museum

Sailing in Wilmington NC & Wrightsville, Carolina & Kure Beaches Sailing Charters, Scenic

Tours, Cruises and Sailing Lessons and Schools in Wrightsville Beach, Carolina Beach, Kure Beach, and Wilmington NC

Wilmington NC Museums • Arts • Culture • History • Maritime • Life Tourists consistently give positive reviews for each of the unique and educational museums in Wilmington including the Cameron Art Museum, Cape Fear Museum of History and Science,

Medical Providers • Wilmington NC • Wrightsville • Carolina • Kure Find doctors, walk-in clinics, and urgent care in Wilmington NC, Wrightsville Beach, Carolina Beach, and Kure Beach

Restaurants in Wilmington NC • Wrightsville • Carolina • Kure Wilmington and the Beaches have hundreds of Restaurants with dozens of cuisines and dining atmospheres for all occasions.

Enjoy dining along the Cape Fear River, oceanfront at the

Wilmington NC Concert & Event Tickets • [™] Buy Tickets for Concerts, Shows & Events in Wilmington NC. Tickets are 100% Guaranteed. Last Minute Mobile Tickets

Visit Wilmington NC • Wilmington Beaches • Tourism VisitWilmingtonNC.com[™] is the premiere vacation & booking site to Visit Wilmington NC, Wrightsville Beach, Carolina Beach, and Kure Beach

Wilmington NC Attractions Popular Wilmington NC Attractions. Historic Downtown Wilmington. Mansions. Cape Fear River. Riverwalk. Tours. Theatre. Shopping. Riverfront Park

Attractions • [™] See Attractions in Wilmington, Wrightsville Beach, Carolina Beach, and Kure Beach. Family activities at the Beaches and in Historic Downtown

Wilmington NC Visitor Center • [™] A first-time visitor is surprised and pleased to discover the multitude of things to do in Wilmington and its nearby beaches. We suggest you review all the great options in this Wilmington NC

Military Discouts in Wilmington NC • Wrightsville • Carolina • Kure Wilmington Railroad Museum 505 Nutt Street Wilmington, NC 28401 910.763.2634 map Railroad was Wilmington's top industry for 125 years. The Wilmington Railroad Museum

Sailing in Wilmington NC & Wrightsville, Carolina & Kure Beaches Sailing Charters, Scenic Tours, Cruises and Sailing Lessons and Schools in Wrightsville Beach, Carolina Beach, Kure Beach, and Wilmington NC

Wilmington NC Museums • Arts • Culture • History • Maritime • Life Tourists consistently give positive reviews for each of the unique and educational museums in Wilmington including the Cameron Art Museum, Cape Fear Museum of History and Science,

Medical Providers • Wilmington NC • Wrightsville • Carolina • Kure Find doctors, walk-in clinics, and urgent care in Wilmington NC, Wrightsville Beach, Carolina Beach, and Kure Beach

Restaurants in Wilmington NC • Wrightsville • Carolina • Kure Wilmington and the Beaches have hundreds of Restaurants with dozens of cuisines and dining atmospheres for all occasions.

Enjoy dining along the Cape Fear River, oceanfront at the

Wilmington NC Concert & Event Tickets • [™] Buy Tickets for Concerts, Shows & Events in Wilmington NC. Tickets are 100% Guaranteed. Last Minute Mobile Tickets

Visit Wilmington NC • Wilmington Beaches • Tourism VisitWilmingtonNC.com[™] is the premiere vacation & booking site to Visit Wilmington NC, Wrightsville Beach, Carolina Beach, and Kure Beach

Wilmington NC Attractions Popular Wilmington NC Attractions. Historic Downtown Wilmington. Mansions. Cape Fear River. Riverwalk. Tours. Theatre. Shopping. Riverfront Park

Attractions • [™] See Attractions in Wilmington, Wrightsville Beach, Carolina Beach, and Kure Beach. Family activities at the Beaches and in Historic Downtown

Wilmington NC Visitor Center • [™] A first-time visitor is surprised and pleased to discover the multitude of things to do in Wilmington and its nearby beaches. We suggest you review all the great options in this Wilmington NC

Military Discouts in Wilmington NC • Wrightsville • Carolina • Kure Wilmington Railroad Museum 505 Nutt Street Wilmington, NC 28401 910.763.2634 map Railroad was Wilmington's top industry for 125 years. The Wilmington Railroad Museum

Sailing in Wilmington NC & Wrightsville, Carolina & Kure Beaches Sailing Charters, Scenic Tours, Cruises and Sailing Lessons and Schools in Wrightsville Beach, Carolina Beach, Kure Beach, and Wilmington NC

Wilmington NC Museums • Arts • Culture • History • Maritime • Life Tourists consistently give positive reviews for each of the unique and educational museums in Wilmington including the Cameron Art Museum, Cape Fear Museum of History and Science,

Medical Providers • Wilmington NC • Wrightsville • Carolina • Kure Find doctors, walk-in clinics, and urgent care in Wilmington NC, Wrightsville Beach, Carolina Beach, and Kure Beach

Restaurants in Wilmington NC • Wrightsville • Carolina • Kure Wilmington and the Beaches have hundreds of Restaurants with dozens of cuisines and dining atmospheres for all occasions. Enjoy dining along the Cape Fear River, oceanfront at the

Wilmington NC Concert & Event Tickets • [™] Buy Tickets for Concerts, Shows & Events in Wilmington NC. Tickets are 100% Guaranteed. Last Minute Mobile Tickets

Related to wilmington fund savings society

Wilmington Savings Fund Society FSB Sells 1,161 Shares of British American Tobacco p.l.c. (NYSE:BTI) (ETF Daily News7mon) Wilmington Savings Fund Society FSB lessened its stake in British American Tobacco p.l.c. (NYSE:BTI - Free Report) by 16.3% in the fourth quarter, according to its most recent disclosure with the

Wilmington Savings Fund Society FSB Sells 1,161 Shares of British American Tobacco p.l.c. (NYSE:BTI) (ETF Daily News7mon) Wilmington Savings Fund Society FSB lessened its stake in British American Tobacco p.l.c. (NYSE:BTI - Free Report) by 16.3% in the fourth quarter, according to its most recent disclosure with the

Wilmington Savings Fund Society FSB Sells 179 Shares of Ferguson plc (NASDAQ:FERG) (ETF Daily News7mon) Wilmington Savings Fund Society FSB decreased its position in Ferguson plc (NASDAQ:FERG - Free Report) by 53.6% during the 4th quarter, according to the company in its most recent filing with the SEC

Wilmington Savings Fund Society FSB Sells 179 Shares of Ferguson plc (NASDAQ:FERG) (ETF Daily News7mon) Wilmington Savings Fund Society FSB decreased its position in Ferguson plc (NASDAQ:FERG - Free Report) by 53.6% during the 4th quarter, according to the company in its most recent filing with the SEC

Wilmington Savings Fund Society FSB Has \$8.27 Million Stock Position in Pfizer Inc. (NYSE:PFE) (Insurancenewsnet.com7mon) Wilmington Savings Fund Society FSB reduced its holdings in Pfizer Inc. (NYSE:PFE - Free Report) by 3.5% in the 4th quarter, according to its most recent disclosure with the Securities and Exchange

Wilmington Savings Fund Society FSB Has \$8.27 Million Stock Position in Pfizer Inc. (NYSE:PFE) (Insurancenewsnet.com7mon) Wilmington Savings Fund Society FSB reduced its holdings in Pfizer Inc. (NYSE:PFE - Free Report) by 3.5% in the 4th quarter, according to its most recent disclosure with the Securities and Exchange

Rinderman v. Wilmington Savings Fund Society FSB (Law3mon) Plaintiff Rinderman sued defendant Wilmington Savings Fund Society---as Owner Trustee of the Residential Credit Opportunities Trust V-C (Trust) ---seeking a determination of claims to real property

Rinderman v. Wilmington Savings Fund Society FSB (Law3mon) Plaintiff Rinderman sued defendant Wilmington Savings Fund Society---as Owner Trustee of the Residential Credit Opportunities Trust V-C (Trust) ---seeking a determination of claims to real property