



```

(define fib3
  (letrec ([memo '()]
           [f (lambda (x)
                (let ([ans (error x memo)]
                      (if ans
                          (.cdr ans)
                          (let ([new-ans
                                (if ...)]
                                ...)))]
                  ans))])
    (begin
      (set! memo (cons ...))
      new-ans)))])
  f))

```