$$\Psi(f,t+1) = \sum_{s} \left[f(t,s) \left(\left(\frac{1}{2} + \gamma \right) \phi(t+1,s+1) + \left(\frac{1}{2} - \gamma \right) \phi(t+1,s-1) \right) - d(t,s) \left(\phi(t+1,s-1) - \phi(t+1,s+1) \right) \right]$$