Stationary: Fast Decay (AR(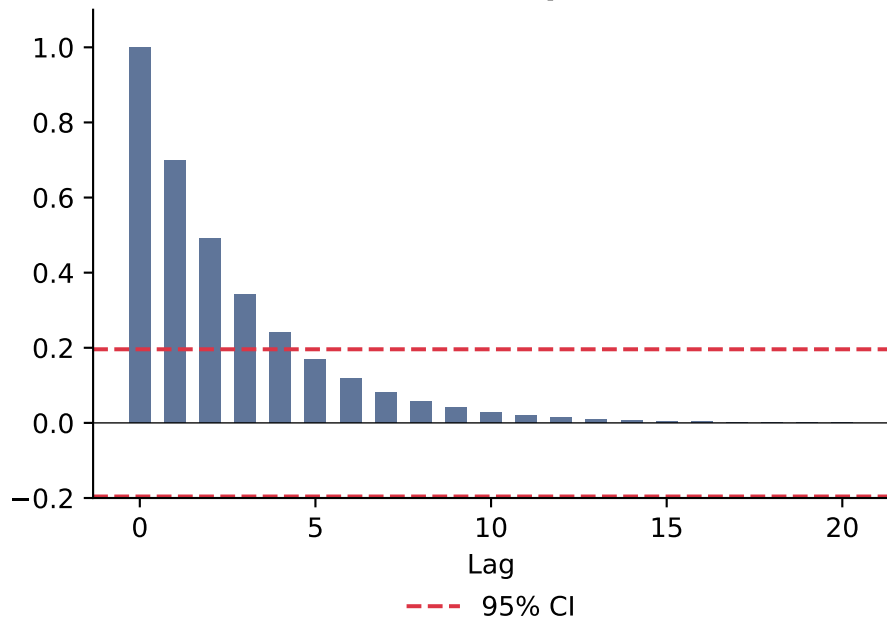1) with φ=0.7) — **Non-Stationary: Slow Decay (Random Walk)**