

BankCoin Whitepaper v1.0

Abstract

BankCoin is a revolutionary memecoin engineered to simulate the emotional sensation of receiving interest, without any underlying yield mechanism. It is designed for investors who are tired of uncertainty, and instead prefer false stability.

1. Introduction to BankCoin

BankCoin is not a bank. It is also not a coin. It exists in a metaphysical space where gains are notional and losses are spiritual. Our mission is to look stable while doing absolutely nothing.

2. Interest Distribution Model

Interest in BankCoin is determined by two variables: imagination and price movement. The formula is as follows:

$$\text{Interest} = \text{Hope} \times \text{NumberGoUp} \div \text{Doubt}$$

No actual tokens are distributed. Instead, we rely on perceived value accumulation.

3. Safety Through Inactivity

BankCoin's greatest strength is its refusal to do anything at all. No staking. No farming. No sudden rugpulls. Just pure, uninterrupted financial stillness.

4. Psychological Compounding Theory

BankCoin introduces the concept of emotional yield, where holding the token longer increases the holder's delusion of wealth. We call this Mental APRTM.

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5. Roadmap

Q1: Launch website that does nothing

Q2: Deploy token with zero utility

Q3: Tweet about interest

Q4: Update roadmap

Note: All roadmap items are tentative and may be rescheduled indefinitely.

6. Community Governance

Holders have no voting rights, but we'll pretend they do. Governance proposals will be accepted via vibes, DMs, or dreams. Final decisions made by a mysterious intern.

7. Audit Report Summary

We did not pay for an audit, but one of our developers once read a security blog post. We feel confident.

8. Frequently Asked Questions

Q: Is BankCoin FDIC insured?

A: No.

Q: How is interest paid?

A: Through belief.

Q: Can I lose money?

A: Not if you never sell.

Q: Is this legal?

A: Define 'legal'.