

Consider the Fibonacci sequence 1, 1, 2, 3, 5, 8, 13, ... What are the last three digits (from left to right) of the 2020th term?

$$F_n = \frac{1}{\sqrt{5}} \left(\frac{1+\sqrt{5}}{2} \right)^n - \frac{1}{\sqrt{5}} \left(\frac{1-\sqrt{5}}{2} \right)^n \quad \leftarrow \textcircled{1}$$

$$F_{2020} = \frac{1}{\sqrt{5}} \left(\frac{1+\sqrt{5}}{2} \right)^{2020} - \frac{1}{\sqrt{5}} \left(\frac{1-\sqrt{5}}{2} \right)^{2020}$$

$$= \frac{1}{\sqrt{5}} \cdot \frac{1}{2^{2020}} \left((1+\sqrt{5})^{2020} - (1-\sqrt{5})^{2020} \right)$$

$$= \frac{1}{\sqrt{5}} \cdot \frac{1}{2^{2020}} \left(\binom{2020}{1} \sqrt{5} + \binom{2020}{3} \sqrt{5}^3 + \dots + \binom{2020}{2019} \sqrt{5}^{2019} \right)$$

$$= \frac{1}{2^{2019}} \left(\binom{2020}{1} \sqrt{5} + \binom{2020}{3} \sqrt{5}^3 + \dots + \binom{2020}{2019} \sqrt{5}^{2019} \right)$$

$$F_{2020} \equiv a \pmod{1000} \quad \leftarrow \textcircled{2}$$

$$F_{2020} \equiv b \pmod{8}$$

$$F_{2020} \equiv c \pmod{125}$$

$\leftarrow \textcircled{3}$

$$112350552710 \mid 1123$$

12

$\textcircled{4}$

$$12 \overline{) 220}$$

$$\underline{12}$$

$$82$$

$$\underline{72}$$

$$100$$

$$\underline{96}$$

$$4$$

$$2020 \equiv 4 \pmod{12} \quad \underline{\underline{623}}$$

$$F_{2020} \equiv 3 \pmod{8}$$

$$F_{2020} = \frac{1}{2^{2019}} \left(\binom{2020}{1} \sqrt{5} + \binom{2020}{3} \sqrt{5}^3 + \dots + \binom{2020}{2019} \sqrt{5}^{2019} \right)$$

$$F_{2020} \equiv c \pmod{125}$$

$$\binom{2020}{1} \sqrt{5} + \binom{2020}{3} \sqrt{5}^3 + \dots + \binom{2020}{2019} \sqrt{5}^{2019} \equiv 2^{2019} c \pmod{125}$$

$$\left(\begin{array}{l} (2, 125) = 1 \\ 2^{\phi(125)} \equiv 1 \pmod{125} \\ 2^{60} \equiv 1 \pmod{125} \\ -2019 \equiv 749 \pmod{125} \end{array} \right. \quad 125 \cdot \frac{4}{5} = 100 \quad \checkmark \textcircled{5}$$

$$F_{20} \equiv 15 \pmod{125}$$

$$8k+5 \equiv 15 \pmod{125}$$

$$8k \equiv 10 \pmod{125}$$

$$3k \equiv 5 \pmod{125}$$

$$k \equiv 64 \pmod{125}$$

$$\therefore k = 125k' + 64$$

$$F_{220} = 1000k' + 5(2+3)$$

$$= 1000k' + 515$$

$$\therefore F_{220} \equiv 515 \pmod{1000}$$

515