

Merrill Lynch & Co., Inc.
Medium Term Notes, Series B
Due Nine Months or More from Date of Issue

Callable Fixed Rate Notes

Principal Amount: \$15,000,000

CUSIP Number: 59018S 3S1

Interest Rate: 7.72000%

Original Issue Date: February 18, 2000

Stated Maturity Date: February 18, 2010

Interest Payment Dates: 18th day of each month commencing March 18, 2000, through and including the Stated Maturity Date, subject to the following business day convention.

Repayment at the Option of the Holder: The Notes cannot be repaid prior to the Stated Maturity Date.

Redemption at the Option of the Company: The Notes may be redeemed prior to the Stated Maturity Date, See "Other Provisions"

Initial Redemption Date: February 18, 2003

Other Provisions: The Notes are subject to redemption at the option of ML&Co., in whole, semi-annually on each February 18 and August 18 commencing February 18, 2003, at a redemption price equal to 100% of the principal amount of the Notes upon at least 30 days prior notice.

Form: The Notes are being issued in fully registered book-entry form.

Trustee: The Chase Manhattan Bank

Dated: February 4, 2000