

Merrill Lynch &amp; Co., Inc.

Medium Term Notes, Series B  
Due Nine Months or More from Date of Issue

## Fixed Rate Notes

Principal Amount: \$40,000,000

CUSIP Number: 59018S 3T9

Interest Rate: 6.72%

Original Issue Date: Feb. 14, 2000

Stated Maturity Date: Feb. 14, 2001

Interest Payment Dates: At Maturity

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 cannot be redeemed prior to the Stated  
Maturity Date.

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

Trustee: The Chase Manhattan Bank

Dated: Feb. 9, 2000