PROSPECTUS SUPPLEMENT (TO PROSPECTUS AND PROSPECTUS SUPPLEMENT DATED JULY 7, 1997)

PROSPECTUS NUMBER: 1645

MERRILL LYNCH & CO., INC.

MEDIUM-TERM NOTES, SERIES B

DUE NINE MONTHS OR MORE FROM DATE OF ISSUE

CALLABLE FIXED RATE NOTES

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PRINCIPAL AMOUNT: \$25,000,000

CUSIP NUMBER: 59018 ZS6

INTEREST RATE: 6.42000%

ORIGINAL ISSUE DATE: February 12, 1998

STATED MATURITY DATE: February 12, 2008

INTEREST PAYMENT DATES: 12th day of each February and August, commencing on April 12, 1998 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 12, 2001

OTHER PROVISIONS: This Note is subject to redemption at the option of the Company, in whole,

on any Interest Payment Date occuring in February or August commencing on or after the Interest Payment Date in February 2001, (the "Redemption Date") at the Redemption Price (as defined below) together with interest thereon payable to the Redemption Date, on notice given, not more than 60 nor less than 30 days prior to the Redemption Date. The Redemption Price with respect

to this Note shall be 100% of the principal amount of the Notes.

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

TRUSTEE: The Chase Manhattan Bank

DATED: January 29, 1998

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