

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

Callable Fixed Rate Notes

Principal Amount: \$25,000,000

CUSIP Number: 59018S6D1

Interest Rate: 7.31000%

Original Issue Date: April 28, 2000

Stated Maturity Date: April 28, 2007

Interest Payment Dates: 28th day of each month commencing May 28, 2000 through 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: April 28, 2002

Other Provisions: This Note is subject to redemption at the option of the Company, in whole, on any Interest Payment Date occurring in April or October commencing on or after the Interest Payment Date in April 2002, (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: April 18, 2000