VETERANS AND SERVICE MEMBERS
A Guide for Military Service Personnel and Veterans

From the Office of the
Minnesota Attorney General
helping people afford their lives and live with dignity and respect

www.ag.state.mn.us
Veteran Facts:

- There were 18.5 million veterans in the U.S. in 2016.
- 1.6 million veterans are women.
- 9.2 million veterans are over the age of 65.
- 28.3 percent of veterans 25 and older have a bachelor’s degree.
- Annual median income for veterans in 2016:
  - Males: $40,076
  - Females: $34,178
- 4.0 million veterans have a service-connected disability rating.

The Minnesota Attorney General’s Office provides assistance to veterans and service members. If a veteran, service member, or a member of your family is experiencing difficulty with veteran’s benefits, TRICARE benefits, credit issues, home mortgage, identity theft, or another consumer-related matter, you may contact the Attorney General’s Veterans Assistance Unit for help at (651) 296-3353 (Twin Cities Calling Area) or (800) 657-3787 (Outside the Twin Cities).

There are various state and federal laws that may affect you if you are a veteran, service member, or their dependent. This brochure is designed to summarize several laws that affect service members and their dependents. It is not all inclusive, and if you have questions please contact us and we will try to assist you.

This brochure is intended to be used as a source for general information and is not provided as legal advice.

Veterans and Service Members is written and published by the Minnesota Attorney General’s Office. This document is available in alternative formats to individuals with disabilities by calling (651) 296-3353 (Twin Cities Calling Area), (800) 657-3787 (Outside the Twin Cities), or through the Minnesota Relay Service at (800) 627-3529.

The Minnesota Attorney General’s Office values diversity and is an equal opportunity employer.

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Federal Acts

Servicemembers Civil Relief Act
The Soldiers’ and Sailors’ Civil Relief Act was amended in December of 2003 to give protections to service members. The amendment also changed the name of the Act to the Servicemembers Civil Relief Act (SCRA). Despite the name change, the Act still provides certain protections for service men and women on active duty in the United States Armed Services. The Act also applies to a service member called to active State duty because of a federal emergency, such as the National Guard’s assistance in airport security. Under the Act you may qualify for certain protections, including, but not limited to the following:

- Reduced interest rate on mortgage payments;
- Reduced interest rate on credit card debt, car loans, and other debt;
- Protection from eviction if your rent is less than $3,451.20 per month (as of 2016); and
- Delay of all civil court actions, such as bankruptcy, foreclosure, or other proceedings.

Interest Rate on Debt
The Act limits the amount of interest that may be collected on debts of persons in military service to six percent per year during the period of military service. The provision applies to all debts incurred prior to the commencement of active duty and includes interest on credit card debt, mortgages, car loans, and other debts. The Act requires you or your family to request the rate reduction by giving written notice to the creditor with a copy of military orders calling you to military service and any orders extending that service. Once you request an interest rate reduction, a creditor must lower the rates or apply for court relief in which the burden is on the creditor to prove that the service member has not been “materially affected.” The Act applies to federally guaranteed and private student loans. The creditor must forgive any interest in excess of six percent with a resulting decrease in the amount of periodic payment that you are required to make. You may also qualify for the six percent interest rate after you leave the service.

Real Estate Leases
The Act also protects dependents from being evicted by a landlord while you are on active duty. If rent does not exceed $3,451.20 per month (as of 2016), no eviction shall be made during the period of military service without an application to the court. If an application is made, the court may enter a stay of three months or another period of time the court believes is appropriate. A lease may be terminated by a tenant upon written notice of your military orders. The lease will terminate 30 days after the next monthly rent payment is due.

Civil Actions and Foreclosures
The court must grant a stay for at least 90 days for civil actions and foreclosures upon request by the service member. If an additional stay is requested by the service member and denied, the court must appoint counsel to represent the service member.

Motor Vehicle Leases
The Act allows service members who have been called to active duty to terminate certain automobile lease agreements. For instance, if you are called to serve at least 180 days, you may terminate a motor vehicle lease,
without paying an early termination fee or other penalty as long as the termination notice is delivered in writing along with a photocopy of your military orders to the lessor, grantee, and agent, and the vehicle is returned to the lessor’s agent within 15 days of the delivery of the notice. If a lease is entered into after being called to active duty, that lease can be terminated if you receive orders for a permanent change of station outside the U.S. or to deploy with a military unit for 180 days or more.

For more information about the Servicemembers Civil Relief Act, please contact the Minnesota Attorney General’s Office at (651) 296-3353 (Twin Cities Calling Area) or (800) 657-3787 (Outside the Twin Cities).

Federal Uniformed Services Employment and Reemployment Rights Act (USERRA)

USERRA provides protection for service members by ensuring that you can leave your civilian job for military service and perform your duties with the knowledge that you will be able to return to your job with the same pay, benefits, and status you would have obtained had you not been away on duty.

In order to qualify for certain rights under USERRA, you must give advance notice to your employer regarding your military service. Furthermore, if you receive benefits through a multi-employer pension or welfare benefit plan you must notify the plan administrator of your military service within 30 days of reemployment. Under USERRA, you may qualify for certain protections, including, but not limited to the following:

• Employers may not discriminate against service members or veterans based upon their military service;
• Service members may be absent from work due to military duty for five cumulative years, while still retaining their reemployment rights (exceptions may apply);
• Employers must reemploy returning service members in the job that they would have obtained had they not been absent for military service, with the same seniority status and pay, as well as other rights determined by seniority;
• Employers must make a reasonable effort to provide training to enable returning service members to upgrade or refresh their skills to qualify for reemployment;
• Service members injured in the line of duty may have up to two years from the date of their completion of service to return to work or apply for reemployment;
• Employers must make a reasonable effort to accommodate a veteran’s disabilities;
• In cases where a service member will perform active duty less than 30 days, employers must ensure that any employer sponsored health care coverage is continued during that time, as if the service member had remained employed;
• Service members performing military service for more than 30 days may elect to continue employer-sponsored health care coverage for up to 24 months, but may be required to pay up to 102 percent of the premium charges for the coverage;
• Employers must provide reemployed service members with all benefits that they would have obtained as if they had been continuously employed (except short-term compensation such as accrued paid vacation); and
• Employers must treat reemployed service members as if they have not had a break in service for the purposes of pension plans and Family and Medical Leave Act (FMLA) benefits.
If you believe that an employer may be violating your rights under USERRA, you may file a complaint with the Veterans’ Employment and Training Service Division (VETS) of the United States Department of Labor.

To file a formal USERRA complaint with VETS, complete “Form 1010” which is available on the United States Department of Labor’s website www.dol.gov/vets, or contact the Department.

United States Department of Labor
Veterans’ Employment and Training Service Division
Office of the Assistant Secretary for Veterans’ Employment and Training
200 Constitution Avenue, Northwest, Room S-1325
Washington, D.C. 20210
(866) 4-USA-DOL ((866) 487-2365)
TTY: (877) 889-5627

Veterans’ Employment and Training Service
332 Minnesota Street, Suite W1372
St. Paul, MN 55101
(651) 259-7512

Reserve and Guard members may also contact:

Employer Support of the Guard and Reserve
4800 Mark Center Drive, Suite 05E22
Alexandria, VA 22350-1200
(800) 336-4590, option 1
https://esgr.mil

In the event that VETS is unsuccessful in resolving your complaint under USERRA, you may request that VETS refer the complaint to the United States Attorney General, who may choose to initiate legal action on your behalf. Alternatively, you may elect to file a private legal action under USERRA. For more information about your rights under USERRA, please contact us.
Minnesota State Laws

Employment Rights
Minnesota State law also protects armed service personnel from employment discrimination. A Minnesota employer may not ask persons seeking employment if they are a member of the National Guard or a reserve component of the United States Armed Forces, nor can an employer require a person seeking employment to make any oral or written statement concerning their National Guard or reserve status as a condition precedent to employment. Under Minnesota law, employers are prohibited from discharging any person from employment because of membership in the military or naval forces. Employers are also prohibited from hindering or preventing any employee from enlisting in or performing military service.

Public Employment
If you are an employee of the State of Minnesota, political subdivision, municipal corporation, or another type of public employee, and you are called to service, you are entitled to leaves of absence of at least four years, and in some cases more. You are also protected from certain losses of pay, seniority status, efficiency status, vacation benefits, sick leave, and other benefits when you serve in training or active service. In order to qualify for such protection, however, you must apply for reemployment within 90 days after termination of service. Qualification for such protection also requires that the position has not been eliminated, that you are not disabled from performing the position, and that you were honorably discharged. If you receive a leave of absence for military service, you may also receive certain protections regarding your pension rights. For instance, service credits can be continued through the leave period as long as you make the required pension contributions that would have been otherwise required had you worked during that time period. Finally, if you are a veteran, you may not be removed from public employment except for incompetence or misconduct, which must be proved through a special hearing process allotted to veterans.

Public employees who serve in training or active service for the Reserves or National Guard for less than 15 days in a calendar year are entitled to serve without loss of pay, seniority status, and other benefits during such limited leaves of absence.

With regard to certain public positions, Minnesota law also provides preferences that can be used by veterans, spouses of deceased veterans, and spouses of disabled veterans. If you receive a veterans preference, and a public employer rejects you, the public employer must notify you in writing of the reasons for the rejection and file the notice with the appropriate local personnel officer.

Under Minnesota law, if you are a veteran, and you have been denied veterans preference rights by the State of Minnesota or any political subdivision or other public employer, the Commissioner of Veterans Affairs may assist you.

Education Rights
Minnesota law provides that if you are a service member called to duty, you may withdraw from post-secondary courses and receive a credit for certain tuition and fees already paid. You may also receive a refund for certain
amounts paid for room, board, and fees attributable to the time in active military service. You may elect to receive an “incomplete” for a given course, which you may complete upon completion of your active service or any medical treatment that may be necessary. In the event that you choose to continue and complete a course for full credit, class sessions that you miss in order to perform active military service must be counted as excused absences. Such absence may not be used in any way to adversely impact your grade or standing in the class. Under this option, however, you are not automatically excused from completing assignments, and a grade may only be awarded if, in the opinion of the faculty member teaching the course, you have completed sufficient work and have demonstrated sufficient progress towards meeting the course requirements to justify a grade.

In the event you choose to withdraw from a post-secondary school due to military service, you have the right to be readmitted and reenrolled as a student at the institution without penalty or re-determination of admission eligibility within two years following your release from military service, or completion of medical treatment, or sufficient recovery from the medical condition. Advance notice that you will be serving in active military service is required unless that notice is precluded by military or medical necessity. A post-secondary institution can require verification of an order to active service.

Minnesota law provides additional education benefits for veterans and their dependents. Some of these benefits include:

- Veterans may receive up to $750 for tuition charges from the Minnesota Department of Veterans Affairs;
- Spouses and children of veterans who died in active service may attend certain Minnesota post-secondary institutions free of tuition charges and may receive an educational assistance stipend of up to $750 per year from the Minnesota Department of Veterans Affairs;
- Dependents of a POW/MIA may attend Minnesota public post-secondary institutions free of tuition charges. If they choose a private undergraduate institution, they may receive up to $250 per year in assistance;
- Veterans may receive educational credit from post-secondary institutions for training that they received in the military;
- Veterans are granted resident status for undergraduate study at University of Minnesota institutions or Minnesota State Colleges and Universities;
- A veteran is granted resident status for graduate study at University of Minnesota institutions or Minnesota State Colleges and Universities if they were a resident of Minnesota at the time military service began, and initiates enrollment in the school within two years of completing the military service; and
- National Guardsmen and surviving dependents under the age of 24 who are attending post-secondary educational institutes may obtain certain reimbursement for tuition and textbook costs.

You may contact the Minnesota Department of Veterans Affairs as follows:

**Minnesota Department of Veteran Affairs**
State Veterans Service Building
20 West 12th Street, Room 206, St. Paul, Minnesota 55155-2006
(651) 296-2562 or TTY: (800) 627-3529
(888) LinkVet ((888) 546-5838) for all Veteran-related questions
www.mn.gov/mdva
Contracts
If you are a service member who has been called to active duty, cell phone or wireless contracts may be terminated without penalty. In addition, rental contracts, club contracts, service contracts, and membership travel contracts may be canceled without penalty and with a full refund of any deposit if a deployment or change in duty prevents a service member from using the service or abiding by the terms of the contract. This includes services such as television, computer, or Internet services.

Discrimination
Minnesota law prohibits discrimination in public accommodations or public services. If you are a member of the military forces, no person may discriminate against you because of your membership in the military or because you are wearing a military uniform. Such discrimination is classified as a misdemeanor. In addition, the law also authorizes a person injured as a result of such discrimination to bring a private legal action.

Motor Vehicles
In the event that your driver's license expires while you are called to active duty outside Minnesota, your driver's license continues in full force and effect without requirement for renewal until one year after your separation or discharge from such duty.

Minnesota law provides that if you are a person in active military service, your motor vehicle is exempt from the motor vehicle registration tax during the period of such active service and for 90 days thereafter. You must file with the registrar of motor vehicle a written application for exemption with proof of military service. The motor vehicle cannot be operated on a public highway within the State during the time of exemption except by its owner while on furlough or leave of absence from the military. Additionally, any motor vehicle that has been furnished for free by the U.S. government to a disabled war veteran is exempt from the motor vehicle registration tax.

Professional Licenses
If you are a service member on active duty, you are exempt from any fees or renewal requirements necessary to maintain a license or certificate to practice a certain trade, employment, occupation, or profession during the time that you are serving in the military and for a period of six months after discharge.

Public Records
The officer charged with maintaining your records must provide certified copies of your birth, death, marriage, divorce, or discharge records, free of charge, for use in presenting claims to the United States Veteran's Administration, State Department of Veterans Affairs, or any other veteran organization.
Credit Laws

Active Duty Alert
A provision of a federal law known as the Fair Credit Reporting Act allows service members on active duty to place an Active Duty Alert on their credit report. Once you place an Active Duty Alert on your credit report, lenders must take additional steps to ensure your identity before allowing credit to be granted in your name. Active Duty Alerts remain in effect on your credit report for one year. To place an Active Duty Alert on your credit report, you may contact the three major credit reporting bureaus directly:

<table>
<thead>
<tr>
<th>Bureau</th>
<th>Address</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equifax</td>
<td>P.O. Box 105069</td>
<td>(800) 685-1111</td>
<td><a href="http://www.equifax.com">www.equifax.com</a></td>
</tr>
<tr>
<td></td>
<td>Atlanta, GA 30348-5069</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Experian</td>
<td>P.O. Box 2002</td>
<td>(866) 200-6020</td>
<td><a href="http://www.experian.com">www.experian.com</a></td>
</tr>
<tr>
<td></td>
<td>Allen, TX 75013</td>
<td></td>
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</tr>
<tr>
<td>TransUnion</td>
<td>P.O. Box 1000</td>
<td>(800) 888-4213</td>
<td><a href="http://www.transunion.com">www.transunion.com</a></td>
</tr>
<tr>
<td></td>
<td>Chester, PA 19022</td>
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Security Freeze
Under Minnesota law, you may take action to protect yourself from identity theft even if you are not on active duty by contacting the credit bureaus to place a “freeze” on your credit report. Once a security freeze is placed upon your credit report, you will be given a PIN number, which will then be required in connection with any credit request in your name. **There is no charge for placing a security freeze.** To initiate a security freeze on your credit report, you must contact each credit bureau as follows:

<table>
<thead>
<tr>
<th>Bureau</th>
<th>Address</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equifax Security Freeze</td>
<td>P.O. Box 105788</td>
<td>(800) 349-9960</td>
<td><a href="http://www.freeze.equifax.com">www.freeze.equifax.com</a></td>
</tr>
<tr>
<td></td>
<td>Atlanta, GA 30348</td>
<td></td>
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</tr>
<tr>
<td>Experian Security Freeze</td>
<td>P.O. Box 9554</td>
<td>(888) 397-3742</td>
<td><a href="http://www.experian.com/">www.experian.com/</a> freeze</td>
</tr>
<tr>
<td></td>
<td>Allen, TX 75013</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TransUnion Security Freeze</td>
<td>P.O. Box 2000</td>
<td>(888) 909-8872</td>
<td><a href="http://www.transunion.com/securityfreeze">www.transunion.com/securityfreeze</a></td>
</tr>
<tr>
<td></td>
<td>Chester, PA 19022</td>
<td></td>
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</tr>
</tbody>
</table>

Annual Credit Report
To stay on guard against identity theft, we recommend that you monitor the status of your credit report. Under federal law, you may obtain one free copy of your credit report per year from each of the major credit bureaus. You may obtain these reports in one of three ways:

1. Logging on to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)
2. Calling (877) 322-8228
3. Writing:
   - Annual Credit Report Request Service Central Source, LLC
   - P.O. Box 105281, Atlanta, GA 30348-5281

Be aware that if you attempt to obtain a copy of your credit report through any channel not listed above, you may be charged for the report.
Veteran Affairs

United States Department of Veteran Affairs

The United States Department of Veterans Affairs (VA) provides a variety of services and information to veterans including:

- Compensation and Pension Benefits
- Education Benefits
- Home Loans Benefits
- Life Insurance Benefits
- Vocational Rehabilitation Benefits
- Survivor’s Benefits
- Pharmacy Benefits
- Burial Benefits
- Health Care Benefits

If you have questions about benefits, you may contact the VA as follows:

**United States Department of Veteran’s Affairs**

**Veterans Benefits Administration**

St. Paul Regional Office

1 Federal Drive, Fort Snelling

St. Paul, MN 55111

(800) 827-1000

www.va.gov

Additional VA facilities are listed in the Resources section at the end of this publication.

Minnesota Department of Veteran Affairs

The Minnesota Department of Veterans Affairs (MDVA) assists veterans and their dependents in obtaining benefits from the United States Department of Veterans Affairs. Specifically, the Commissioner of Veterans Affairs may act as an “agent” to assist you with a claim against the United States for benefits arising out of service in the armed forces. State law provides that the MDVA maintain a State soldiers’ assistance fund to assist you and your dependents in obtaining benefits relating to their health, compensation, pension, and other benefits provided to veterans. The MDVA is charged with cooperating with all other public entities to secure benefits provided by national, State, and county laws as well as public and private social agencies for you and your dependents. The Commissioner must also provide necessary assistance if other adequate aid is not available to your dependent family members while you are hospitalized or after you are released. The MDVA provides the following contacts for its divisions and programs on its website at www.mn.gov/mdva:

- Veterans Benefits: (651) 296-2562
- Veterans Preference in Employment/Dismissal: (651) 757-1568
- Claims Division: (612) 970-5662
- State Veterans Cemetery:
  - Little Falls: (320) 616-2527
  - Preston: (507) 765-7320
- Crisis Line: (800) 273-8255, Text: 838255 (Confidential help for Veterans and their families)
Additional services and programs such as the War Orphans Education Program, Veterans Educational Assistance Program, and military records may be accessed by contacting your County Veterans Service Officer. To determine who your County Veterans Service Officer is, visit www.macvso.org/directory.aspx.

**TRICARE**

TRICARE is the United States Department of Defense’s (DOD) health care coverage program for service members and their dependents. TRICARE offers several health care packages with different levels of coverage. You may obtain information about each of these programs from the TRICARE website, or by contacting TRICARE West Region as follows:

**TRICARE—Regional Office West**

(800) 558-1746  
www.tricare.mil

Health Net Federal Services is a public company that contracts with the DOD to administer benefits under the TRICARE program. You may contact Health Net Federal Services by phone at (844) 866-9378, or online at www.tricare-west.com.

The TRICARE program is ultimately overseen by the TRICARE Management Authority of the United States Department of Defense:

**TRICARE Management Activity**

7700 Arlington Boulevard, Suite 5101  
Falls Church, VA 22042-5101  
www.tricare-west.com

The website for the Minnesota National Guard contains additional information about TRICARE services for Guardsmen and their families regarding enrollment, coverage levels, costs, transitional coverage and other health care issues—www.minnesotanationalguard.org.

**TRICARE Programs**

The various coverage options through the TRICARE program maintain different eligibility and enrollment requirements. Specific coverage questions should be addressed directly to TRICARE.
### Resources

The following agencies may provide helpful assistance you in matters pertaining to veterans and/or service members:

**Office of Minnesota Attorney General**  
Keith Ellison  
445 Minnesota Street, Suite 1400  
St. Paul, MN 55101  
Twin Cities Calling Area:  
(651) 296-3353  
Outside the Twin Cities:  
(800) 657-3787  
Minnesota Relay:  
(800) 627-3529  
www.ag.state.mn.us

**Minnesota Department of Veteran Affairs**  
State Veterans Service Building  
20 West 12th Street, Room 206-C  
St. Paul, Minnesota 55155-2006  
(651) 296-2562  
www.mn.gov/mdva

**United States Department of Veteran's Affairs**  
Veterans Benefits Administration  
St. Paul Regional Office  
1 Federal Drive, Fort Snelling  
St. Paul, MN 55111  
(800) 827-1000  
www.va.gov

**TRICARE**  
Regional Office West  
(800) 558-1746  
www.tricare.mil

**Minnesota AMVETS**  
20 West 12th Street, Room 302  
St. Paul, MN 55155  
(651) 293-1212  
www.mn-amvets.org

**Veterans of Foreign Wars**  
Department of Minnesota  
State Veterans Service Building  
20 West 12th Street West, B52  
St. Paul, MN 55155  
(651) 291-1757  
mn.gov/vfw

**Disabled American Veterans of Minnesota**  
State Veterans Service Building  
20 West 12th Street, 3rd Floor  
St. Paul, MN 55155  
(651) 291-1212 or (888) 317-2291  
www.davmn.org

**Minnesota Department of Employment and Economic Development**  
1st National Bank Building  
332 Minnesota Street Suite E200  
St. Paul 55101  
(651) 259-7114 or (800) 657-3858  
www.mn.gov/deed

**Minnesotans’ Military Appreciation Fund**  
P.O. Box 2070  
3300 IDS Center  
80 South 8th Street  
Minneapolis 55402  
(877) 668-4269  
www.thankmntroops.org

**Minnesota Department of Revenue**  
600 North Robert St.  
Saint Paul, MN 55101  
(651) 296-3781 or (800) 652-9094

**Vietnam Veterans of America**  
8719 Colesville Road, Suite 100  
Silver Spring, MD 20910  
(800) 882-1316  
www.vva.org

**American Legion State Headquarters**  
State Veterans Service Building  
20 West 12th Street, Room 300  
St. Paul, MN 55155  
(651) 224-7634  
Fax: (651) 291-1057  
www.legion.org

**National Organization of Veterans Advocates**  
1775 Eye Street Northwest, Suite 1150  
Washington DC, 20006  
(202) 587-5708  
www.vetadvocates.org

**U.S. Army Judge Advocate General**  
www.jagcnet.army.mil

**U.S. Navy Judge Advocate General**  
www.jag.navy.mil

**U.S. Marines Judge Advocate General**  
www.hqmc.marines.mil/sja

**U.S. Air Force Judge Advocate General**  
www.afjag.af.mil

**U.S. Coast Guard Judge Advocate General**  
www.uscg.mil/resources/Legal

**Minnesota National Guard**  
www.minnesotanationalguard.org
### VISN 23: VA Midwest Healthcare Network

#### VA Health Care System

**Minneapolis VA Medical Center**  
One Veterans Drive  
Minneapolis, MN 55417  
(612) 725-2000 or (866) 414-5058

**St. Cloud VA Medical Center**  
4801 Veterans Drive  
St. Cloud, MN 56303  
(320) 252-1670 or (800) 247-1739

**Vet Centers**

- **Brooklyn Park Vet Center**  
  7001 78th Avenue North, Suite 300  
  Brooklyn Park, MN 55445  
  (763) 503-2220 or (877) 927-8387

- **Duluth Vet Center**  
  4402 Haines Road  
  Duluth, MN 55811  
  (218) 722-8654 or (877) 927-8387

- **St. Paul Vet Center**  
  550 County Road D, Suite 10  
  New Brighton, MN 55112  
  (651) 644-4022 or (877) 927-8387

**VA Clinics**

- **Albert Lea VA Clinic**  
  1665 West Main Street  
  Albert Lea, MN 56007  
  (507) 377-6051

- **Ely VA Clinic**  
  720 Miners Drive East  
  Ely, MN 55731  
  (218) 365-0001

- **Montevideo VA Outpatient Clinic**  
  1025 North 13th Street  
  Montevideo, MN 56265  
  (320) 296-2222

- **Max. J. Bielke VA Outpatient Clinic**  
  515 22nd Avenue East  
  Alexandria, MN 56308  
  (320) 759-2640

- **Fergus Falls VA Outpatient Clinic**  
  Veterans Home  
  1839 North Park Street  
  Fergus Falls, MN 56537  
  (218) 739-1400

- **Northwest Metro VA Clinic**  
  7545 Veterans Drive  
  Ramsey, MN 55303  
  (612) 467-1100

- **Bemidji VA Outpatient Clinic**  
  1217 Anne Street  
  Bemidji, MN 56601  
  (218) 755-6360

- **Hibbing VA Clinic**  
  990 West 41st Street, Suite 5  
  Hibbing, MN 55746  
  (218) 263-1400

- **Rochester VA Clinic**  
  3900 55th Street NW  
  Rochester, MN 55901  
  (507) 252-0885

- **Brainerd VA Outpatient Clinic**  
  722 Northwest 7th Street  
  Brainerd, MN 56401  
  (218) 855-1115

- **Lyle G. Pearson VA Clinic**  
  1961 Premier Drive, Suite 330  
  Mankato, MN 56001  
  (507) 387-2939

- **Shakopee VA Clinic**  
  1111 Shakopee Town Square  
  Shakopee, MN 55379  
  (952) 445-4070

- **Maplewood VA Clinic**  
  1725 Legacy Parkway, Suite 100  
  Maplewood, MN 55109  
  (651) 225-5420

- **South Central VA Clinic**  
  (St. James)  
  1212 Heckman Court  
  Saint James, MN 56081  
  (507) 375-9670
Minnesota Veterans Homes

Minneapolis Veterans Home
- Central Office
5101 Minnehaha Avenue South
Minneapolis, MN 55417
(612) 548-5959
www.mn.gov/mdva/homes

Minneapolis Veterans Home - Minneapolis
5101 Minnehaha Avenue South
Minneapolis, MN 55417
(612) 548-5700 or (877) 838-6757

Hastings Veterans Home - Hastings
1200 East 18th Street
Hastings, MN 55033
(651) 539-2400 or (877) 838-3803

Silver Bay Veterans Home - Silver Bay
56 Outer Drive
Silver Bay, MN 55614
(218) 353-8700 or (877) 729-8387

Luverne Veterans Home - Luverne
1300 North Kniss Avenue
P.O. Box 539
Luverne, MN 56156
(507) 283-6200 or (877) 588-8387

Hastings Veterans Home - Hastings
1200 East 18th Street
Hastings, MN 55033
(651) 539-2400 or (877) 838-3803

Silver Bay Veterans Home - Silver Bay
56 Outer Drive
Silver Bay, MN 55614
(218) 353-8700 or (877) 729-8387

Luverne Veterans Home - Luverne
1300 North Kniss Avenue
P.O. Box 539
Luverne, MN 56156
(507) 283-6200 or (877) 588-8387

Employment Resources

US Department of Labor Veterans Employment and Training Service Division
Office of the Assistant Secretary for Veterans’ Employment and Training
200 Constitution Avenue, Northwest, Room S-1325
Washington, D.C. 20210
(866) 4-USA-DOL
TTY: (877) 487-2365
www.dol.gov/vets

Veterans’ Employment and Training Service
1st Bank Building
332 Minnesota Street, Suite W1372
St. Paul, MN 55101
(651) 259-7511 or (651) 259-7512

Employer Support of the Guard and Reserve
4800 Mark Center Drive, Suite 05E22
Alexandria, VA 22350-1200
(800) 336-4590
https://esgr.mil

Air National Guard & Air Force Reserve

Air National Guard - 133rd Airlift Wing
631 Minuteman Drive
Saint Paul, MN 55111
(612) 713-2410

Air National Guard - 148th Fighter Wing
4680 Viper Street
Duluth, MN 55811
(218) 788-7833

Air Force Reserve - 934th Airlift Wing
760 Military Highway
Minneapolis, MN 55450
(800) 231-3517
Minnesota Assistance Council for Veterans

MACV Headquarters
Minnesota Assistance Council for Veterans - Metro
2700 East Lake Street, Suite 3350
Minneapolis, MN 55406
(612) 726-1327
www.mac-v.org

Family Assistance Centers

State Office Coordinator
8180 Belden Boulevard
Cottage Grove, MN 55016
(651) 282-4209

Arden Hills
Family Assistance Center
1536 Ben Franklin Drive
Arden Hills, MN 55112
(651) 282-4055

Bloomington
Family Assistance Center
3300 West 98th Street
Bloomington, MN 55431
(651) 282-4748

Camp Ripley
Family Assistance Center
Camp Ripley Building 11-1
15000 Highway 115
Little Falls, MN 56345
(320) 616-3117

Detroit Lakes
Family Assistance Center
915 Lake Avenue
Detroit Lakes, MN 56501
(218) 844-1721

Duluth Family Assistance Center
4015 Airpark Boulevard
Duluth, MN 55811
(218) 723-4852

Mankato Family Assistance Center
100 Martin Luther King Jr. Drive
Mankato, MN 56001
(651) 268-8413

Montevideo
Family Assistance Center
711 South 17th Street
Montevideo, MN 56266
(651) 268-8475

Rosemount
Family Assistance Center
13865 South Robert Trail
Rosemount, MN 55068
(651) 282-4749

Minnesota Assistance Council
for Veterans - Northern
5209 Ramsey Street
Duluth, MN 55807
(218) 722-8763

Minnesota Assistance Council
for Veterans - Southern
724 Madison Avenue
Mankato, MN 56001
(507) 345-8258

County Veterans Service Officers (CVSOs)

AITKIN
Courthouse
217 2nd Street Northwest, Room 130
Aitkin, MN 56431
(218) 927-7320 or (888) 404-7320

ANOKA
Government Center, Room 216
2100 3rd Avenue
Anoka, MN 55303-5034
(763) 324-4500

BECKER
915 Lake Avenue
Detroit Lakes, MN 56501-3403
(218) 846-7312 or (888) 260-0580

BELTRAMI
Veterans Service Office
616 America Avenue Northwest
Suite 140
Bemidji, MN 56601
(218) 333-4177

BENTON
Courthouse
P. O. Box 129,
Foley, MN 56329
(320) 968-5044

BIG STONE
County Courthouse
11 2nd Street Southeast
Ortonville, MN 56278
(320) 839-6398
<table>
<thead>
<tr>
<th>County</th>
<th>Address</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td><strong>BLUE EARTH</strong></td>
<td>County Government Center 410 South 5th Street, P.O. Box 8608 Mankato, MN 56002-8608 (507) 304-4246</td>
<td></td>
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<tr>
<td><strong>BROWN</strong></td>
<td>Brown County Courthouse 14 South State Street, P.O. Box 248 New Ulm, MN 56073-0248 (507) 233-6636</td>
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<tr>
<td><strong>CARLTON</strong></td>
<td>Veterans Services 14 North 11th Street Suite 120 Cloquet, MN 55720 (218) 499-6838</td>
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<tr>
<td><strong>CARVER</strong></td>
<td>Veterans Service Office 600 East 4th Street Chaska, MN 55318 (952) 442-2323</td>
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<tr>
<td><strong>CASS</strong></td>
<td>218 Washburn Avenue East, P.O. Box 51 Backus, MN 56435 (218) 947-7531</td>
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<tr>
<td><strong>CHIPPEWA</strong></td>
<td>Courthouse 629 North 11th Street, Suite 1 Montevideo, MN 56265 (320) 269-6419</td>
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<tr>
<td><strong>CHISAGO</strong></td>
<td>Chisago County Veterans Services 313 North Main, Room 230 Center City, MN 55012 (651) 213-5680</td>
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<tr>
<td><strong>CLAY</strong></td>
<td>Courthouse 715 11 Street North, Suite 103 Moorhead, MN 56560-2071 (218) 299-5041</td>
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<tr>
<td><strong>CLEARWATER</strong></td>
<td>Courthouse 213 Main Avenue North Department 305 Bagley, MN 56621 (218) 694-6618 CVSO Cell: (218) 556-5340</td>
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<tr>
<td><strong>COOK</strong></td>
<td>Courthouse 411 West Second Street Grand Marais, MN 55604 (218) 387-3639</td>
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<tr>
<td><strong>COTTONWOOD</strong></td>
<td>P.O. Box 201 Windom, MN 56101 (507) 831-5522</td>
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<tr>
<td><strong>CROW WING</strong></td>
<td>Community Service Building 204 Laurel Street, Suite 14 Brainerd, MN 56401-3572 (218) 824-1058</td>
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<tr>
<td><strong>DAKOTA</strong></td>
<td>Dakota County Veterans Services Office One Mendota Road West, Suite 420 West. St. Paul, MN 55118-5601 (651) 554-5601</td>
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<tr>
<td><strong>DODGE</strong></td>
<td>22 6th Street East, Department 121 Mantorville, MN 55955-2260 (507) 635-6140</td>
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<td><strong>DOUGLAS</strong></td>
<td>806 Fillmore Street Alexandria, MN 56308 (320) 762-3883</td>
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<tr>
<td><strong>FARIBAULT</strong></td>
<td>Ag Center Plaza, Suite 1A 435 South Grove Street Blue Earth, MN 56013 (507) 526-6268</td>
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<td><strong>FILLMORE</strong></td>
<td>902 Houston Street Northwest, Suite 4 Preston, MN 55965 (507) 765-4937</td>
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<td><strong>FREEBORN</strong></td>
<td>Courthouse 411 South Broadway, P.O. Box 1147 Albert Lea, MN 56007-1147 (507) 377-5184</td>
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<tr>
<td><strong>GOODHUE</strong></td>
<td>Government Center 509 West 5th Street, Room 101 Red Wing, MN 55066-2540 (651) 385-3256</td>
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<td><strong>GRANT</strong></td>
<td>P.O. Box 29 Elbow Lake, MN 56531 (218) 685-8324</td>
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<tr>
<td><strong>HENNEPIN</strong></td>
<td>Government Center 300 South 6th Street First Level Minneapolis, MN 55487-0013 (612) 348-3300</td>
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</tbody>
</table>
HOUSTON
Courthouse
611 Vista Drive
Caledonia, MN 55921
(507) 725-5805, ext. 2205 or 2332

HUBBARD
Veterans Service Office
201 Fair Avenue
Park Rapids, MN 56470
(218) 732-3561

ISANTI
Government Center
555 18th Avenue Southwest
Cambridge, MN 55008
(763) 689-3591

ITASCA
Itasca County Veterans Office
410 2nd Avenue Northeast
Grand Rapids, MN 55744-2600
(218) 327-2858

JACKSON
Government Center East
405 4th Street
Jackson, MN 56143
(507) 847-4774

KANABEC
18 North Vine, Suite 104
Mora, MN 55051
(320) 679-6380

KANDIYOHI
2200 23rd Street Northeast
Suite 2080
Willmar, MN 56201
(320) 231-6226

KITTSON
410 5th Street South, Suite 210
Hallock, MN 56728
(218) 843-2198

KOOCHICHING
Courthouse
715 4th Street
International Falls, MN 56649
(218) 283-1179

LAC QUI PARLE
Courthouse
600 6th Street, Suite 3
Madison, MN 56256
(320) 598-3445

LAKE
Courthouse
616 3rd Avenue
Two Harbors, MN 55616
(218) 834-8326

LAKE OF THE WOODS
P.O. Box 1255
Baudette, MN 56623
(218) 634-2219

LE SUEUR
Veterans Service
88 South Park Avenue
LeCenter, MN 56057
(507) 357-8279

LINCOLN
319 North Rebecca Street
Ivanhoe, MN 56142
(507) 215-3159 or (507) 694-1529

LYON
Veteran Service
607 West Main Street
Marshall, MN 56258
(507) 537-6729

MAHNONOMEN
County Highway Building
P.O. Box 305
Mahnomen, MN 56557
(218) 935-5062

MARSHALL
208 East Colvin Avenue, Suite 19
Warren, MN 56762
(218) 745-4303

MARTIN
2423 Albion Avenue, Suite 11
Fairmont, MN 56031
(507) 238-3220

MCLEOD
McLeod County Veterans Services
2381 Hennepin Avenue North
Glencoe, MN 55336
(320) 864-1268

MEEKER
Family Services Center
114 North Holcombe Avenue
Suite 120
Litchfield, MN 55355-2273
(320) 693-5445

MILLE LACS
Veterans Service Office
525 2nd Street Southeast
Milaca, MN 56353
(320) 983-8208

MORRISON
Courthouse
213 Southeast 1st Avenue
Little Falls, MN 56345
(320) 632-0290

MOWER
Veterans Services Office
201 First Street Northeast
Austin, MN 55912
(507) 434-2712

MURRAY
Government Center
P.O. Box 57
Slayton, MN 56172
(507) 836-1169
VETERANS AND SERVICE MEMBERS: A GUIDE FOR MILITARY SERVICE PERSONNEL AND VETERANS

NICOLLET
Health and Human Services Building
622 South Front Street
St. Peter, MN 56082
(507) 934-7870 or (507) 934-7871

NOBLES
County Government Center
315 10th Street
P.O. Box 757
Worthington, MN 56187-0757
(507) 295-5292

NORMAN
Courthouse
16 East 3rd Avenue, Room 102
Ada, MN 56510
(218) 784-5494

OLMSTED
Government Center
2100 Campus Drive Southeast
Suite 200
Rochester, MN 55904-3711
(507) 328-6355

OTTER TAIL
Veterans Service Office
505 South Court Street, Suite 2
Fergus Falls, MN 56537
(218) 998-8605 or (218) 385-5540

PENNINGTON
Courthouse, 1st Floor
P.O. Box 616
Thief River Falls, MN 56701
(218) 683-7034

PINE
Pine County Veterans Services
1602 Highway 23 North
Sandstone, MN 55072
(320) 216-4250 or (320) 216-4253

PIPESTONE
811 5th Street Southeast
Pipestone, MN 56164
(507) 825-1171

POLK
612 North Broadway, Suite 219
Crookston, MN 56716-1452
(218) 281-3066

POPE
Courthouse
130 East Minnesota Avenue
Suite 125
Glenwood, MN 56334-1628
(320) 634-7846

RAMSEY
Ramsey County Veterans Services
90 West Plato Boulevard, Suite 210
St. Paul, MN 55107
(651) 266-2545

RED LAKE
25855 State Highway 32 South
Red Lake Falls, MN 56750
(218) 253-4249
CVSO Cell: (218) 689-8587

REDWOOD
Redwood County
Government Center
403 South Mill, P.O. Box 130
Redwood Falls, MN 56283
(507) 637-4034

RENVILLE
Renville County Veterans Services
105 South 5th Street, Room 247
Olivia, MN 56277
(320) 523-3763

RICE
Government Center
320 3rd Street Northwest, Suite 7
Faribault, MN 55021
(507) 332-6117

ROCK
Courthouse
204 East Brown, P.O. Box 509
Luverne, MN 56156
(507) 283-5061

ROSEAU
Courthouse
606 5th Avenue Southwest, Room 120
Roseau, MN 56751
(218) 463-3308

SCOTT
Government Center
200 Fourth Avenue West, Rm. 212
Shakopee, MN 55379-1220
(952) 496-8176

SIBLEY
Veteran Service Office
13880 Business Center Drive NW
Elk River, MN 55330-1962
(763) 765-3100

ST. LOUIS - DULUTH
405 East Superior Street, Suite 130
Duluth, MN 55802
(218) 725-5285
<table>
<thead>
<tr>
<th>County</th>
<th>Service Office Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ST LOUIS</strong></td>
<td>ELY: 320 Miners Drive East, Room 103 Ely, MN 55731-1402 (218) 365-8203</td>
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<td>HIBBING: Courthouse Annex 1814 East 14th Avenue Hibbing, MN 55746 (218) 262-6090</td>
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<tr>
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<td>VIRGINIA: Veterans Service Office 307 S. 1st Street, Suite 110 Virginia, MN 55792</td>
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<td>(218) 749-7110</td>
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<tr>
<td><strong>STEARNS</strong></td>
<td>MELROSE: Veterans Service Office 114 1st Avenue Southwest Melrose, MN 56352 (320) 256-2435</td>
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<tr>
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<td>ST CLOUD: Veterans Service Office 3301 County Road 138 Waite Park, MN 56387 (320) 656-6176</td>
</tr>
<tr>
<td><strong>STEELE</strong></td>
<td>County Admin. Center 630 Florence Avenue, Box 890 Owatonna, MN 55060 (507) 444-7461 or (507) 444-7460</td>
</tr>
<tr>
<td><strong>STEVENS</strong></td>
<td>Stevens County Veterans Service Office 400 Colorado Avenue, Suite 101 Morris, MN 56267 (320) 208-6555</td>
</tr>
<tr>
<td><strong>SWIFT</strong></td>
<td>Courthouse P.O. Box 207 Benson, MN 56215 (320) 842-5271</td>
</tr>
<tr>
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<td>TODD: 347 Central Avenue, Suite 5 Long Prairie, MN 56347 (320) 732-4419 or (320) 732-4418</td>
</tr>
<tr>
<td><strong>TRAVESE</strong></td>
<td>Courthouse P.O. Box 802 Wheaton, MN 56296 (320) 422-7726</td>
</tr>
<tr>
<td><strong>WABASHA</strong></td>
<td>Wabasha County Criminal Justice Center 848 17th Street East, Suite 7 Wabasha, MN 55981 (651) 565-3864</td>
</tr>
<tr>
<td><strong>WADENA</strong></td>
<td>124 1st Street Southeast Wadena, MN 56482 (218) 631-7617</td>
</tr>
<tr>
<td><strong>WASECA</strong></td>
<td>Veterans Service Office 307 North State Street Waseca, MN 56093 (507) 835-0680</td>
</tr>
<tr>
<td><strong>WASHINGTON</strong></td>
<td>14949 62nd Street, P.O. Box 30 Stillwater, MN 55082 (651) 430-6895</td>
</tr>
</tbody>
</table>

**WATONWAN**: Courthouse 108 8th Street South, Suite 3 St. James, MN 56081 (507) 375-1254

**WILKIN**: Courthouse, Room 103 P.O. Box 177 Breckenridge, MN 56520 (218) 643-7134

**WINONA**: 202 West Third Street Winona, MN 55987 (507) 457-6455

**WRIGHT**: 10 2nd Street Northwest, Room C-114 Buffalo, MN 55313-1184 (763) 682-7325 or (763) 682-7326 or (763) 682-7327

**YELLOW MEDICINE**

- Courthouse 415 9th Avenue, Suite 110 Granite Falls, MN 56241 (320) 313-3037 CVSO Phone: (320) 313-3038
Consumer Questions or Complaints
The Minnesota Attorney General's Office answers questions regarding numerous consumer issues. The Attorney General's Office also provides assistance in resolving disputes between Minnesota consumers and businesses and uses information from consumers to enforce the state's civil laws. We welcome your calls!

If you have a consumer complaint, you may contact the Attorney General's Office in writing:
Minnesota Attorney General's Office
445 Minnesota Street, Suite 1400
St. Paul, MN 55101

You can also receive direct assistance from a consumer specialist by calling:
(651) 296-3353 (Twin Cities Calling Area)
(800) 657-3787 (Outside the Twin Cities)
(800) 627-3529 (Minnesota Relay)

Additional Publications
Additional consumer publications are available from the Minnesota Attorney General's Office. Contact us to receive copies or preview the publications on our website at www.ag.state.mn.us.

- Car Handbook*
- Conciliation Court*
- Credit Handbook
- Guarding Your Privacy:
  - Tips to Prevent Identity Theft
- Home Building and Remodeling
- Home Buyer's Handbook
- Home Seller's Handbook
- Landlords and Tenants:
  - Rights and Responsibilities*
- Managing Your Health Care
- Manufactured Home Parks*
- Minnesota's Car Laws
- Phone Handbook
- Probate and Planning: A Guide to Planning for the Future
- Seniors' Legal Rights
- Student Loan Handbook
- Veterans and Service Members

*Available in Spanish