



VETERANS AND SERVICE MEMBERS

*A Guide for Military Service
Personnel and Veterans*

FROM THE OFFICE OF
MINNESOTA ATTORNEY GENERAL
LORI SWANSON

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 handbook is available in alternate formats upon request.

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

Office of Minnesota Attorney General Lori Swanson

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(651) 296-3353 (Twin Cities Calling Area)

(800) 657-3787 (Outside the Twin Cities)

TTY: (651) 297-7206 or (800) 366-4812

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Federal Acts

The Servicemembers Civil Relief Act provides certain protections for service men and women on active duty in the United States Armed Services.

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;

USERRA ensures that you can return to your civilian job with the same pay, benefits, and status you would have obtained had you not been away on duty.

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.

- 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.

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.

If you are a public employee and are called to service, you are entitled to leaves of absence of at least four years, and in some cases more.

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;

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.

- 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

(888) LinkVet ((888) 546-5838) for all Veteran-related questions

TTY: (800) 627-3529

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.

If you are a service member who has been called to active duty, certain contracts may be canceled without a penalty if a deployment or change of duty prevents a service member from using the service or abiding by the terms of the contracts.

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:

Equifax	Experian	TransUnion
P.O. Box 749241	P.O. Box 2002	P.O. Box 1000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022
(866) 349-5191	(866) 200-6020	(800) 888-4213
www.equifax.com	www.experian.com	www.transunion.com

The Fair Credit Reporting Act allows service members on active duty to place an Active Duty Alert on their credit report.

To stay on guard against identity theft, we recommend that you monitor the status of your credit report.

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:

Equifax	Experian	TransUnion
Security Freeze	Security Freeze	Security Freeze
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022
(800) 685-1111	(888) 397-3742	(888) 909-8872
<i>www.freeze.equifax.com</i>	<i>www.experian.com/ freeze</i>	<i>www.transunion.com/ securityfreeze</i>

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*
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.

If you have questions about benefits, you may contact the United States Department of Veteran Affairs.

TRICARE is the United States Department of Defense's (DOD) health care coverage program for service members and their dependents.

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 Lori Swanson**

445 Minnesota Street, Suite 1400
St. Paul, MN 55101
Twin Cities Calling Area:
(651) 296-3353
Outside the Twin Cities:
(800) 657-3787
TTY: (651) 297-7206
TTY: (800) 366-4812
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

State and federal agencies may be able to assist veterans in obtaining benefits.

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

Max. J. Bielke

VA Outpatient Clinic

515 22nd Avenue East
Alexandria, MN 56308
(320) 759-2640

Bemidji VA Outpatient Clinic

1217 Anne Street
Bemidji, MN 56601
(218) 755-6360

Brainerd VA Outpatient Clinic

722 Northwest 7th Street
Brainerd, MN 56401
(218) 855-1115

Ely VA Clinic

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

Fergus Falls VA Outpatient Clinic

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

Hibbing VA Clinic

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

Lyle G. Pearson VA Clinic

1961 Premier Drive, Suite 330
Mankato, MN 56001
(507) 387-2939

Maplewood VA Clinic

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

Montevideo VA Outpatient Clinic

1025 North 13th Street
Montevideo, MN 56265
(320) 296-2222

Northwest Metro VA Clinic

7545 Veterans Drive
Ramsey, MN 55303
(612) 467-1100

Rochester VA Clinic

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

Shakopee VA Clinic

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

South Central VA Clinic

(St. James)

1212 Heckman Court
Saint James, MN 56081
(507) 375-9670

There are many clinics throughout the state that specialize in treating veterans.

TRICARE

Regional Office West

(800) 558-1746
www.tricare.mil

General Resources

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

Many organizations are available to assist veterans in a variety of matters.

Minnesota Veterans Homes

**Minnesota Veterans Homes -
Central Office**

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

**Minnesota Veterans Home -
Minneapolis**

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

**Minnesota Veterans Home -
Hastings**

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

**Minnesota Veterans Home -
Silver Bay**

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

**Minnesota Veterans Home -
Luverne**

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

**Minnesota Veterans Home -
Fergus Falls**

1821 North Park Street
Fergus Falls, MN 56537
(218) 736-0400 or (877) 838-4633

Several agencies can help veterans find employment after returning from duty.

Employment Resources

**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
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>

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 56265
(651) 268-8475

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

Family Assistance Centers are local centers for Servicemembers and military families, providing information and referrals to local resources and state or federal support programs.

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 —

The Minnesota Assistance Council for Veterans can help veterans and their families find housing.

MACV Headquarters Minnesota Assistance Council for Veterans - Metro

2700 East Lake Street, Suite 3350
Minneapolis, MN 55406
(612) 726-1327
www.mac-v.org

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

BIG STONE

County Courthouse
11 2nd Street Southeast
Ortonville, MN 56278
(320) 839-6398

ANOKA

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

BLUE EARTH

County Government Center
410 South 5th Street, P.O. Box 8608
Mankato, MN 56002-8608
(507) 304-4246

BECKER

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

BROWN

Brown County Courthouse
14 South State Street, P.O. Box 248
New Ulm, MN 56073-0248
(507) 233-6636

BELTRAMI

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

CARLTON

Veterans Services
14 North 11th Street Suite 120
Cloquet, MN 55720
(218) 499-6838

BENTON

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

CARVER

Veterans Service Office
600 East 4th Street
Chaska, MN 55318
(952) 442-2323

CVSOs are a point of contact for veterans and their families who seek assistance with local, state, and federal veterans benefits.

CASS
218 Washburn Avenue East,
P.O. Box 51
Backus, MN 56435
(218) 947-7531

CHIPPEWA
Courthouse
629 North 11th Street, Suite 1
Montevideo, MN 56265
(320) 269-6419

CHISAGO
Chisago County Veterans Services
313 North Main, Room 230
Center City, MN 55012
(651) 213-5680

CLAY
Courthouse
715 11 Street North, Suite 103
Moorhead, MN 56560-2071
(218) 299-5041

CLEARWATER
Courthouse
213 Main Avenue North
Department 305
Bagley, MN 56621
(218) 694-6618
CVSO Cell: (218) 556-5340

COOK
Courthouse
411 West Second Street
Grand Marais, MN 55604
(218) 387-3639

COTTONWOOD
P.O. Box 201
Windom, MN 56101
(507) 831-5522

CROW WING
Community Service Building
204 Laurel Street, Suite 14
Brainerd, MN 56401-3572
(218) 824-1058

DAKOTA
Dakota County Veterans
Services Office
One Mendota Road West, Suite 420
West. St. Paul, MN 55118-5601
(651) 554-5601

DODGE
22 6th Street East, Department 121
Mantorville, MN 55955-2260
(507) 635-6140

DOUGLAS
806 Fillmore Street
Alexandria, MN 56308
(320) 762-3883

FARIBAULT
Ag Center Plaza, Suite 1A
435 South Grove Street
Blue Earth, MN 56013
(507) 526-6268

FILLMORE
902 Houston Street Northwest, Suite 4
Preston, MN 55965
(507) 765-4937

FREEBORN
Courthouse
411 South Broadway, P.O. Box 1147
Albert Lea, MN 56007-1147
(507) 377-5184

GOODHUE
Government Center
509 West 5th Street, Room 101
Red Wing, MN 55066-2540
(651) 385-3256

The Minnesota County Veteran Service Officers (CVSO) were established in 1943 by the state legislature. By statute, each county in the state shall employ a CVSO to assist veterans and their family members.

CVSOs disseminate information on veterans benefits and assists in applications for State and Federal Benefits.

GRANT

P.O. Box 29
Elbow Lake, MN 56531
(218) 685-8324

HENNEPIN

Government Center
300 South 6th Street
First Level
Minneapolis, MN 55487-0013
(612) 348-3300

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

KITTSOON

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

MAHNOMEN

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

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

CVSOs collaborate with the United States Department of Veterans Affairs, Minnesota Department of Veterans Affairs, and Veterans Service Organizations in securing benefits for veterans.

CVSOs can help you obtain relevant military records and discharge documents.

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

SHERBURNE

County Government Center
Attn: Veterans Services
13880 Business Center Drive NW
Elk River, MN 55330-1962
(763) 765-3100

SIBLEY

Veteran Service Office
111 8th Street, P.O. Box 1061
Gaylord, MN 55334
(507) 237-4090

ST. LOUIS - DULUTH

405 East Superior Street, Suite 130
Duluth, MN 55802
(218) 725-5285

ST. LOUIS - ELY

320 Miners Drive East, Room 103
Ely, MN 55731-1402
(218) 365-8203

ST. LOUIS - HIBBING

Courthouse Annex
1814 East 14th Avenue
Hibbing, MN 55746
(218) 262-6090

ST. LOUIS - VIRGINIA

Veterans Service Office
307 S. 1st Street, Suite 110
Virginia, MN 55792
(218) 749-7110

STEARNS - MELROSE

Veterans Service Office
114 1st Avenue Southwest
Melrose, MN 56352
(320) 256-2435

STEARNS - ST. CLOUD

Veterans Service Office
3301 County Road 138
Waite Park, MN 56387
(320) 656-6176

STEELE

County Admin. Center
630 Florence Avenue, Box 890
Owatonna, MN 55060
(507) 444-7461 or (507) 444-7460

STEVENS

Stevens County Veterans
Service Office
400 Colorado Avenue, Suite 101
Morris, MN 56267
(320) 208-6555

SWIFT

Courthouse
P.O. Box 207
Benson, MN 56215
(320) 842-5271

TODD

347 Central Avenue, Suite 5
Long Prairie, MN 56347
(320) 732-4419 or (320) 732-4418

TRAVERSE

Courthouse
P.O. Box 802
Wheaton, MN 56296
(320) 422-7726

WABASHA

Wabasha County Criminal
Justice Center
848 17th Street East, Suite 7
Wabasha, MN 55981
(651) 565-3864

WADENA

124 1st Street Southeast
Wadena, MN 56482
(218) 631-7617

WASECA

Veterans Service Office
307 North State Street
Waseca, MN 56093
(507) 835-0680

WASHINGTON

14949 62nd Street, P.O. Box 30
Stillwater, MN 55082
(651) 430-6895

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

Your local CVSO can assist you with enrolling in the VA Healthcare system and filing VA disability claims.

If you move to a new county, contact your CVSO in order to have your records moved, ensuring a smooth transition of service.

WINONA

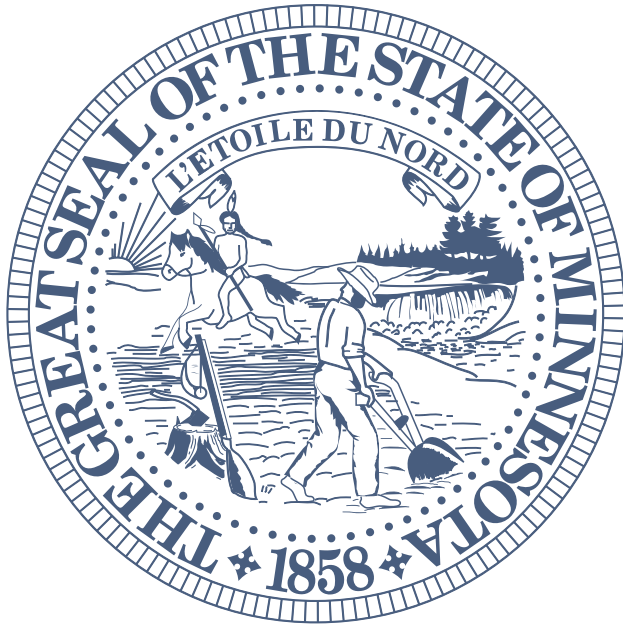
202 West Third Street
Winona, MN 55987
(507) 457-6455

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



Office of Minnesota Attorney General Lori Swanson

445 Minnesota Street, Suite 1400, St. Paul, MN 55101

(651) 296-3353 (Twin Cities Calling Area)

(800) 657-3787 (Outside the Twin Cities)

TTY: (651) 297-7206 or (800) 366-4812

www.ag.state.mn.us

VETERANS AND
SERVICE MEMBERS

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)
TTY: (651) 297-7206 or (800) 366-4812
(TTY numbers are for callers using teletypewriter devices.)

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*

OFFICE OF MINNESOTA ATTORNEY GENERAL LORI SWANSON

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