

# 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, safety, and respect

[www.ag.state.mn.us](http://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.

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**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

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## 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](http://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

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## 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](http://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

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## 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:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
PO Box 105069	P.O. Box 2002	P.O. Box 1000
Atlanta, GA 30348-5069	Allen, TX 75013	Chester, PA 19022
(800) 685-1111	(866) 200-6020	(800) 888-4213
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>

## 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:

<b>Equifax Security Freeze</b>	<b>Experian Security Freeze</b>	<b>TransUnion Security Freeze</b>
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022
(800) 349-9960	(888) 397-3742	(888) 909-8872
<a href="http://www.equifax.com/personal/credit-report-services/credit-freeze/">www.equifax.com/personal/credit-report-services/credit-freeze/</a>	<a href="http://www.experian.com/freeze">www.experian.com/freeze</a>	<a href="http://www.transunion.com/securityfreeze">www.transunion.com/securityfreeze</a>

## 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

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## 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](http://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](http://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](http://www.macvso.org/directory.aspx).

## TRICARE

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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](http://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](http://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](http://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](http://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

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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](http://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](http://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](http://www.va.gov)

### **TRICARE**

#### **Regional Office West**

(800) 558-1746

[www.tricare.mil](http://www.tricare.mil)

#### **Minnesota AMVETS**

20 West 12th Street, Room 302

St. Paul, MN 55155

(651) 293-1212

[www.mn-amvets.org](http://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](http://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](http://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](http://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](http://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](http://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](http://www.legion.org)

## **National Organization of Veterans Advocates**

1775 Eye Street Northwest, Suite

1150

Washington DC, 20006

(202) 587-5708

[www.vetadvocates.org](http://www.vetadvocates.org)

## **U.S. Army Judge Advocate General**

[www.jagcnet.army.mil](http://www.jagcnet.army.mil)

## **U.S. Navy Judge Advocate General**

[www.jag.navy.mil](http://www.jag.navy.mil)

## **U.S. Marines Judge Advocate General**

[www.hqmc.marines.mil/sja](http://www.hqmc.marines.mil/sja)

## **U.S. Air Force Judge Advocate General**

[www.afjag.af.mil](http://www.afjag.af.mil)

## **U.S. Coast Guard Judge Advocate General**

[www.uscg.mil/resources/Legal](http://www.uscg.mil/resources/Legal)

## **Minnesota National Guard**

[www.minnesotanationalguard.org](http://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

### **Minnesota Veterans Homes - Central Office**

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

## 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](http://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](http://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

## 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

## 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



**BLUE EARTH**

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

**BROWN**

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

**CARLTON**

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

**CARVER**

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

**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

**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

**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

**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

**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

**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  
 CVS 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](http://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*



The Office of  
**Minnesota Attorney General Keith Ellison**

helping people afford their lives and live with dignity, safety, and respect • [www.ag.state.mn.us](http://www.ag.state.mn.us)

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

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