

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

VETERANS AND SERVICE MEMBERS

Attorney General's Veterans Assistance Unit

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 or 1-800-657-3787. We provide free voluntary mediation services to help resolve problems. In addition, we also provide a variety of free consumer information in publications such as *The Credit Handbook*, *Probate and Planning*, *Guarding Your Privacy*, *Seniors' Legal Rights*, *The Homebuyer's Handbook*, *Manufactured Home Parks Handbook*, *The Car Handbook*, *Landlords and Tenants: Rights and Responsibilities*, and many others. We maintain over 100 publications on consumer rights that may be useful to veterans and service members. To obtain a brochure, or list of publications, contact us at:

**Office of the Minnesota Attorney General
Veteran's Assistance Unit**

1400 Bremer Tower
445 Minnesota Street
St. Paul, MN 55101
(651) 296-3353 or 1-800-657-3787
TTY: (651) 297-7206 or 1-800-366-4812

All of these consumer publications are also available on our website: www.ag.state.mn.us

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TABLE OF CONTENTS

Servicemembers Civil Relief Act	4
Real Estate Leases	4
Civil Actions and Foreclosures	4
Motor Vehicle Leases	5
Federal Uniform Services Employment and Reemployment Rights Act	5
State Law on Employment Rights	6
Public Employment	7
State Law on Education Rights	7
State Law on Discrimination	8
State Law on Motor Vehicles	8
State Law on Professional Licenses	9
State Law on Public Records	9
Active Duty Alert	9
Security Freeze Law	10
Annual Credit Report	10
United States Department of Veteran Affairs	10
Minnesota Department of Veteran Affairs	11
TRICARE	12
Resources	13

SERVICEMEMBERS CIVIL RELIEF ACT

There are various state and federal laws that may affect you if you are a veteran, service member or their dependent. This booklet 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.

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 Servicemember's Civil Relief Act. 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 \$2465 or less;
- Delay of all civil court actions, such as bankruptcy, foreclosure or other proceedings; and
- Reinstatement of health insurance that was in effect before service commenced, but was terminated during the period of service.

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. 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 provision does not apply to federal guaranteed student loans, but payments for such loans can sometimes be deferred or suspended by contacting the loan guarantor). A previous area of ambiguity was whether the interest in excess of six percent is forgiven, deferred, or subject to some other treatment. The amendment resolves this issue. 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.

Real Estate Leases. The Act also protects dependents from being evicted by a landlord from housing while you are on active duty. If rent does not exceed \$2465 per month, 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 up to three months or as "may be just." A separate provision in the Act states that a lease may be terminated by a tenant upon notice of one month plus one day

Civil Actions and Foreclosures. The previous Act gave the court discretion to grant a stay of civil actions, such as bankruptcy or foreclosure proceedings. The amendment

SERVICEMEMBERS CIVIL RELIEF ACT/USERRA

substantially revises this provision, mandating an initial stay.

The court must grant a stay for at least ninety days upon request by the service member. Additionally, the amendment extends this mandatory stay to administrative hearings. If an additional stay is requested by the service member and denied, the court must appoint counsel to represent the service member. For more information about the Servicemembers Civil Relief Act, please contact us.

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 orders are received for a permanent change of station outside the U.S. or to deploy with a military unit for 180 days or more.

FEDERAL UNIFORM SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT OF 1994 ("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 a service member or veteran based upon their military service.
- Service members may be absent from work due to military duty for 5 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 2 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

USERRA/EMPLOYMENT

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% of the premium charges for the coverage;

➤ Employers must provide reemployed service members with all benefits that they would have obtained if they had been continuously employed (except former short term compensation such as accrued paid vacation);

➤ 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.

Reserve and Guard members may also contact:

Employer Support of the Guard and Reserve

1555 Wilson Blvd., Suite 200

Arlington, VA 22209

1-800-336-4590

www.esgr.org

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 also elect to file a private legal action under USERRA. For more information about your rights under USERRA, please contact us.

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 of the United States Department of Labor (“VETS”). To file a formal USERRA complaint with VETS, complete “form 1010” which is available on the United States Department of Labor’s Website, 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, N.W., Room S-1325
Washington, D.C. 20210
1-866-4-USA-DOL
TTY: 1-877-889-5627
www.dol.gov/vets/

STATE LAW ON 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.

EMPLOYMENT/EDUCATION

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 4 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 abolished, 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, as well. 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, State law also provides preferences that can be used by spouses of deceased veterans and spouses of disabled veterans who are unable to qualify for a job. 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 State law, if you are a veteran, and you have been denied veterans preference rights by the State or any political subdivision or other public employer, the Commissioner of Veterans Affairs may assist you.

STATE LAW ON 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 absence. 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

EDUCATION/DISCRIMINATION/CARS

as a student at the institution without penalty or re-determination of admission eligibility within two years following your release from the State or 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 State law provides additional education benefits for veterans and their dependents. Some of these benefits include:

- Veterans may receive up to \$750 for tuition, room and board, and educational supplies from the Minnesota Department of Veterans Affairs;
- Children of veterans who have died in active service may receive up to \$750 per year for tuition, room and board, and educational supplies 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 program they may receive up to \$250 per year in assistance;
- Veterans may receive educational credit from State colleges and universities for training that they received in the military.
- Veterans are granted resident status for undergraduate study at a State college or university;
- A veteran is granted resident status for graduate study at a State college or university if he/she was a resident of the

State at the time military service began, and initiates enrollment in the school within 2 years of completing the military service.

- 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 206C
St. Paul, Minnesota 55155-2006
(651) 296-2562
www.mdva.state.mn.us/

STATE LAW ON 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.

STATE LAW ON MOT OR VEHICLES

In the event that you are called to active duty your driver's license continues in full force and effect without requirement for renewal until 90

LICENSES/PUBLIC RECORDS/CREDIT

days after the date of your discharge from such service. The license of your spouse must be renewed, however, if your spouse is residing in the State at the time the license expires or within 90 days after your spouse returns to Minnesota and resides within the State.

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, however. 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.

STATE LAW ON PROFESSIONAL LICENSES

If you are a service member on active duty you are exempted 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 6 months after discharge.

STATE LAW ON PUBLIC RECORDS

The officer charged with maintaining your records must provide certified copies, free of charge, of your birth, death, marriage, divorce, or discharge records for use in presenting

claims to the United States Veteran's Administration, State Department of Veterans Affairs, or any other veteran organization.

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 3 major credit reporting bureaus directly:

Experian

PO Box 2104
Allen, TX 75013
1-888-397-3742
www.experian.com

Equifax

PO Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

TransUnion

PO Box 1000
Chester, PA 19022
1-800-680-7289
www.transunion.com

Note: In May of 2006, a V A laptop was stolen, potentially disclosing the private information of 26.5 million veterans.

SECURITY FREEZE/ANNUAL CREDIT REPORT/VA

SECURITY FREEZE

Under a new Minnesota law, you may take action to protect yourself from ID 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. To initiate a security freeze on your credit report, you must contact the credit bureaus and pay a \$5 fee for each freeze. Victims of ID Theft may obtain security freezes free of charge. To request a freeze, contact:

Experian Security Freeze

PO Box 9554
Allen, TX 75013
(888) 397-3742

[www.experian.com/consumer/
security_freeze.html](http://www.experian.com/consumer/security_freeze.html)

Equifax Security Freeze

PO Box 105788
Atlanta, GA 30348
[https://www.econsumer.equifax.com/
consumer/sitepage.ehtml?forward
=cs_cpo_howto#thirteen](https://www.econsumer.equifax.com/consumer/sitepage.ehtml?forward=cs_cpo_howto#thirteen)

TransUnion Security Freeze

PO Box 2000
Chester, PA 19022
1-888-909-8872
[http://www.transunion.com/corporate/
personal/fraudIdentityTheft/preventing
/securityFreeze.page](http://www.transunion.com/corporate/personal/fraudIdentityTheft/preventing/securityFreeze.page)

ANNUAL CREDIT REPORT

To stay on guard against ID 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: 1-877-322-8228
- 3) Writing: Annual Credit Report Request Service, PO Box 105281, Atlanta, Georgia 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.

UNITED STATES DEPARTMENT OF VETERAN AFFAIRS

The United States Department of Veterans Affairs (“VA”) provides a variety of services and information to veterans including, but not limited to:

- 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:

DEPARTMENT OF VETERAN AFFAIRS

United States Department of Veteran's Affairs

Veterans Benefits Administration
St. Paul Regional Office
1 Federal Drive, Fort Snelling
St. Paul, MN 55111
1-800-827-1000
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 soldier's 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 and 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.mdva.state.mn.us/:

- Veterans Benefits: (651) 296-2562
- Environmental Hazards Information: (612) 970-5662
- Claims Division: (612) 970-5662
- Administrative Services/Financial Management: (651) 296-2562
- State Veterans Cemetery: (320) 616-2527

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, please contact us.

VETERAN FACTS

- **There are 24.5 million veterans in the U.S.**
- **1.7 million veterans are women**
- **9.5 million veterans are over the age of 65**
- **1.1 million veterans were enrolled in college in 2002**
- **Annual Median Income for veterans in 2005: \$33,973**
- **Veteran poverty rate: 5.8%**

TRICARE

TRICARE

TRICARE is the United States Department of Defense's health care coverage program for service members and their dependents. TRICARE offers 4 health care packages with different levels of coverage: Prime, Standard, Extra, and TRICARE For Life. 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

401 West A Street, Suite 2100
San Diego, CA 92101-7908
1-800-558-1746
www.tricare.mil

TRWest Healthcare Alliance is a public company which contracts with the DOD to administer benefits under the TRICARE program. You may contact TRWest by phone at 1-888-TriWest, or online at: www.triwest.com/triwest/default.html

TRICARE also maintains a Minnesota walk-in service center at:

TRICARE Service Center

2626 E. 82nd Street
Bloomington, MN 55425

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

**Office of the Assistant Secretary of Defense (Health Affairs)
and the TRICARE Management Activity**
Skyline 5, Suite 810, 5111 Leesburg Pike,
Falls Church, VA 22041-3206
www.tricare.osd.mil

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

TRICARE Programs. The 4 various coverage options through the TRICARE program maintain different eligibility and enrollment requirements. Specific coverage questions should be addressed directly to TRICARE. Based on information provided on the TRICARE website, coverage can be broken down as follows:

TRICARE Standard is a fee-for-service coverage plan with an annual deductible and co-pays. Although you may see any TRICARE certified provider, you may be required to file your own claims. You do not need to enroll to receive Standard coverage.

TRICARE Prime is an HMO style coverage plan for active duty service members and some dependents. If you are enrolled in Prime, you must follow specific rules to avoid Point of Service option charges. You must affirmatively enroll to participate in Prime.

TRICARE Extra allows TRICARE Standard beneficiaries to limit out-of-pocket expenses by doctoring with a Prime Provider. If you choose to use this plan, you must follow certain rules, as with the Prime program. Extra can be used by TRICARE beneficiaries not on active duty, not enrolled in Prime and not eligible for TRICARE for Life.

TRICARE for Life is available to Medicare-entitled: service retirees, guard and reserve retirees, family members and widows/widowers, and unmarried former spouses who meet certain requirements.

RESOURCES

RESOURCES

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

Office of the Minnesota Attorney General Veterans Assistance Unit

1400 Bremer Tower
445 Minnesota Street
St. Paul, MN 55101
(651) 296-3353 or 1-800-657-3787
TTY: (651) 297-7206 or 1-800-366-4812
www.ag.state.mn.us

Minnesota Department of Veteran Affairs

State Veterans Service Building
20 West 12th Street, Room 206C
St. Paul, Minnesota 55155-2006
(651) 296-2562
www.mdva.state.mn.us/

United States Department of Veteran's Affairs

Veterans Benefits Administration
St. Paul Regional Office
1 Federal Drive, Fort Snelling
St. Paul, MN 55111
1-800-827-1000
www.va.gov/

VISN 23: VA Midwest Healthcare Network Minneapolis Office

5445 Minnehaha Ave S.
Minneapolis, MN 55417-2300
(612) 467-1100

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

Duluth Vet Center
405 E. Superior Street
Duluth, MN 55802
Phone: (218) 722-8654

St. Paul Veteran's Resource Center
2480 University Av.
St. Paul, MN 55114
(651) 644-4022

Brainerd VA Clinic
17771 Hwy 18 East
Brainerd, MN 56401
Phone: 218-855-1115

Fergus Falls VA Clinic
Veterans Home
1821 North Park Street
Fergus Falls, MN 56537
Phone: 218-739-1400

Hibbing VA Clinic
1101 East 37th Street, Suite 220
Hibbing, MN 55746
Phone: 218-263-9698

Maplewood VA Clinic
2785 White Bear Avenue, Suite 210
Maplewood, MN 55109
Phone: 651-225-5420

Montevideo VA Clinic
1025 North 13th Street
Montevideo, MN 56265
Phone: 320-269-2222

RESOURCES

Rochester VA Clinic
1617 Skyline Drive
Rochester, MN 55902
Phone: 507-252-0885

South Central CBOC
St James Health Services
1205 Sixth Avenue South
St. James, MN 56081
Phone: 507-375-3391

TRICARE

Regional Office West
401 West A Street, Suite 2100
San Diego, CA 92101-7908
1-800-558-1746
www.tricare.mil

United States Department of Labor Veterans Employment and Training Service Division

Office of the Assistant Secretary for Veterans'
Employment and Training
200 Constitution Avenue, N.W., Room S-1325
Washington, D.C. 20210
1-866-4-USA-DOL
TTY: 1-877-889-5627
www.dol.gov/vets/

Employer Support of the Guard and Reserve

1555 Wilson Blvd., Suite 200
Arlington, VA 22209
1-800-336-4590
www.esgr.org

AMVETS

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

Veterans of Foreign Wars

Department of Minnesota
B52 Veterans Service Building
20 West 12th Street
St. Paul, MN 55155
(651) 291-1757
www.vfw.state.mn.us

Disabled American Veterans

Minnesota Headquarters
Veterans Service Building
20 12th Street, 3rd Floor
St. Paul, MN 55155
(651) 291-1212
www.davmn.org

Vietnam Veterans of America

8605 Cameron Street, Suite 400
Silver Spring, MD 20910
1-800-VVA-1316
www.vva.org

American Legion

National Headquarters Indianapolis Office
700 North Pennsylvania St., P.O. Box 1055
Indianapolis, IN 46206
(317) 630-1200
www.legion.org

National Organization of Veterans Advocates

PO Box 65876
Washington DC, 20035-5876
www.vetadvocates.com

Minnesota Veterans Homes Board

Veterans Service Building, Room 122
20 W. 12th St.
St. Paul, MN 55155
(612) 548-5700
www.mvh.state.mn.us

RESOURCES

Minnesota Veterans Home - Minneapolis

5101 Minnehaha Ave.
Minneapolis, MN 55417
(612) 548-5700 or 1-877-838-6757

Minnesota Veterans Home - Hastings

1200 E. 18th St.
Hastings, MN 55033
(651) 438-8500 or 1-877-588-3803

Minnesota Veterans Home - Silver Bay

45 Banks Blvd.
Silver Bay, MN 55614
(218) 226-6300 or 1-877-729-8387

Minnesota Veterans Home - Luverne

1300 North Kniss Ave.
Luverne, MN 56156
(507) 283-1100 or 1-877-588-8387

Minnesota Veterans Home - Fergus Falls

1821 N. Park St.
Fergus Falls, MN 56537
(218) 736-0400 or 1-877-838-4633

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

<http://sja.hqmc.usmc.mil/>

U.S. Air Force Judge Advocate General

www.hqja.jag.af.mil/

U.S. Coast Guard Judge Advocate General

www.uscg.mil/legal/

Minnesota National Guard

www.minnesotanationalguard.org

Guard Family Assistance Centers

Bemidji Family Assistance Center
1430 23rd St. NW
Bemidji, MN 56601
(651) 282-4031
FACBemidji@mn.ngb.army.mil

Brooklyn Park Family Assistance Center
500 85th Ave. N.
Brooklyn Park, MN 55443
(651) 282-4055
FACBrooklynPark@mn.ngb.army.mil

Mankato Family Assistance Center
100 Martin Luther King Jr Dr.
Mankato, MN 56001
(651) 269-8413
FACMankato@mn.ngb.army.mil

Marshall Family Assistance Center
500 Artillery Drive
Marshall, MN 56258
(651) 268-8475
FACMarshall@mn.ngb.army.mil

Camp Ripley Family Assistance Center
Camp Ripley Building 6-76
Little Falls, MN 56345
(320) 616-3117
FACCampRiley@mn.ngb.army.mil

Cottage Grove Family Assistance Center
8180 Belden Blvd.
Cottage Grove, MN 55016
(651) 268-8200
Robyn.Aiken1@mn.ngb.army.mil

Duluth Family Assistance Center
4015 Airpark Blvd.
Duluth, MN 55811
(218) 723-4852
FACDuluth@mn.ngb.army.mil

RESOURCES

148th Fighter Wing Family Assistance Center
4680 Viper St.
Duluth, MN 55811
(218) 788-7833
Jennifer.kuhlman@mndulu.ang.af.mil

Moorhead Family Assistance Center
1002 15th Ave. N.
Moorhead, MN 56560
(218) 236-2177
FACMoorhead@mn.ngb.army.mil

New Ulm Family Assistance Center
205 N. Broadway St.
New Ulm, MN 56073
(651) 268-8543
FACNewUlm@mn.ngb.army.mil

Rosemount Family Assistance Center
13865 S. Robert Trl.
Rosemount, MN 55068
(651) 282-4748
FACRosemount@mn.ngb.army.mil

133 Airlift Wing Family Assistance Center
631 Minuteman Dr.
St. Paul, MN 55111-4116
(612) 713-2367
jill.lawrence@mnstpa.ang.af.mil

Minnesota Assistance Council for Veterans

Veterans Administration
One Veterans Drive, Bldg. 47
Minneapolis 55417
(612) 726-1327
www.mac-v.org

Minnesota Department of Employment and Economic Development

1st National Bank Bldg.
332 Minnesota St. Suite E200
St. Paul 55101
State Veterans' Program Supervisor
(651) 259-7557

Minnesota Military Appreciation Fund

P.O. Box 2070
Minneapolis 55402
1-877-668-4269
Gives out grants for a variety of purposes.

Minnesota State Bar Association

600 Nicollet Mall Ste 380
Minneapolis 55402
Operation Enduring LAMP program furnishes volunteer attorneys for service members.
Coordinator is Lisa Wilde (612) 278-6306.

Minnesota Department of Revenue

Mail Station 5510
St. Paul 55146-5510
(651) 296-3781
Questions concerning State tax breaks for service members.

County Veterans Service Officers (CVSO)

www.mdva.state.mn.us/macvso/

AITKIN

Courthouse
217 - 2nd St. N.W.
Aitkin, MN 56431
(218) 927-7320
penny.harms@co.aitkin.mn.us

ANOKA

Government Center, Room 233
2100 - 3rd Avenue
Anoka, MN 55303-2265
(763) 323-5290
john.kriesel@co.anoka.mn.us

RESOURCES

BECKER

835 Lake Ave., Box 787
Detroit Lakes, MN 56502-0787
(218) 846-7312
llbrook@co.becker.mn.us

BELTRAMI

Vets Service Office
616 America Avenue NW, Suite 140
Bemidji, MN 56601
(218) 333-4177
campbell.allison@co.beltrami.mn.us

BENTON

Courthouse
P.O. Box 129
Foley, MN 56329
(320) 968-5044
gfieldler@co.benton.mn.us

BIG STONE

County Courthouse
11 - 2nd Street SE
Ortonville, MN 56278
(320) 839-6398
dan_m@co.big-stone.mn.us

BROWN

Brown Co. Courthouse
14 S. State Street, P.O. Box 248
New Ulm, MN 56073-0248
(507) 233-6637
greg.peterson@co.brown.mn.us

CARLTON

Courthouse
P.O. Box 248
Carlton, MN 55718
(218) 878-3296
duane.brownie@co.carlton.mn.us

CARVER

Veterans Service Office
555 West 1st. Street
Waconia, MN 55387
(952) 442-2323
dpriem@co.carver.mn.us

CASS

400 Michigan Ave., P.O. Box 1265
Walker, MN 56484-1265
(218) 947-7531
jeff.woodford@co.cass.mn.us

CHIPPEWA

Courthouse
629 N. 11th Street
Montevideo, MN 56265
(320) 269-6419
tkolhei@co.chippewa.mn.us

CHISAGO COUNTY VETERANS SERVICES

313 North Main, Room 239
Center City, MN 55012
(651) 213-5680

COTTONWOOD

235 - 9th Street, P.O. Box 201
Windom, MN 56101
(507) 831-5522
todd.dibble@co.cottonwood.mn.us

CROW WING

Crow Wing VSO
204 Laurel Street, Suite 14
Brainerd, MN 56401
(218) 824-1058
bob.nelson@co.crow-wing.mn.us

DAKOTA

Dakota County Veterans Services Office
P.O. Box 18145
West. St. Paul, MN 55118-0145
(651) 554-5601
lisa.thomas@co.dakota.mn.us

DODGE

22 - 6th Street E., Dept. 121
Mantorville, MN 55955-2260
(507) 635-6140
todd.nelson@co.dodge.mn.us

RESOURCES

BLUE EARTH

County Gov't Center
410 South 5th St., P.O. Box 8608
Mankato, MN 56002-8608
(507) 304-4246
gary.evenson@co.blue-earth.mn.us

CLAY

Courthouse
P.O. Box 280
Moorhead, MN 56561-0280
(218) 299-5041
tom.figliuzzi@co.clay.mn.us

CLEARWATER

Courthouse
213 Main Ave North, Dept. 105
Bagley, MN 56621
(218) 694-6618
harry.hutchens@co.clearwater.mn.us

COOK

P O Box 117
Grand Portage, MN 55605
(218) 475-2780
clarence.everson@co.cook.mn.us

DOUGLAS

809 Elm St., Suite 1190
Alexandria, MN 56308-1758
(320) 762-3883
ray.kallstrom@mail.co.douglas.mn.us

FARIBAULT

County Office Bldg.
412 N. Nicollet, P.O. Box 130
Blue Earth, MN 56013
(507) 526-6268
dave.hanson@co.faribault.mn.us

FILLMORE

902 Houston Street NW, Suite 4
Preston, MN 55965
(507) 765-4937
jmarquardt@co.fillmore.mn.us

FREEBORN

Courthouse
411 S. Broadway, P.O. Box 1147
Albert Lea, MN 56007-1147
(507) 377-5184
jon.rhiger@co.freeborn.mn.us

GOODHUE

Government Center, Room 101
509 West 5th Street
Red Wing, MN 55066
(651) 385-3256
bob.davis@co.goodhue.mn.us

GRANT

P O Box 29
Elbow Lake, MN 56531
(218) 685-4801
joseph.hjelmstad@co.grant.mn.us

HUBBARD

Courthouse

301 Court Avenue
Park Rapids, MN 56470-3286
(218) 732-3561
gremus@co.hubbard.mn.us

ISANTI

Government Center
555 - 18th Ave. SW
Cambridge, MN 55008
(763) 689-3591
jim.rostberg@co.isanti.mn.us

ITASCA

Itasca County Courthouse
123 NE 4th Street
Grand Rapids, MN 55744-2600
(218) 327-2858
hugh.quinn@co.itasca.mn.us

RESOURCES

JACKSON

Courthouse
405 - 4th Street, Suite 2A
Jackson, MN 56143
(507) 847-4774
jeff.johnson@co.jackson.mn.us

KANABEC

Public Service Building
905 Forest Ave. E., Suite 127
Mora, MN 55051
(320) 679-6380
lowell.sedlacek@co.kanabec.mn.us

KANDIYOHI

(320) 231-6226
trish.appledorn@co.kandiyohi.mn.us

LAKE

Courthouse
616 3rd Avenue
Two Harbors, MN 55616
(218) 834-8326
vince.sando@co.lake.mn.us

LAKE OF THE WOODS

P.O. Box 1255
Baudette, MN 56623
(218) 634-2219
rickrone@mncable.net

LE SUEUR

Veterans Service
88 South Park Avenue
LeCenter, MN 56057
(507) 357-2251 ext.279/513
jgolgart@co.le-sueur.mn.us

LINCOLN

319 N. Rebecca Street
Ivanhoe, MN 56142
(507) 215-3159
dkuss@co.lincoln.mn.us

LYON

Courthouse
Marshall, MN 56258
(507) 537-6729
veterans@co.lyon.mn.us

MAHNOMEN

County Hwy. Building
P.O. Box 305
Mahnomen, MN 56557
(218) 935-5062
john.nelson@co.mahnomen.mn.us

HENNEPIN

Government Center
300 S. 6th Street SW, First Level
Minneapolis, MN 55487-0013
(612) 348-3300
milton.schoen@co.hennepin.mn.us

HOUSTON

Courthouse
304 S. Marshall Street
Caledonia, MN 55921
(507) 725-5805
robert.gross@co.houston.mn.us

KITTSOON

410 - 5th St. S., Suite 210
Hallock, MN 56728
(218) 843-2198
bcameron@co.kittson.mn.us

RESOURCES

KOOCHICHING

Courthouse
715 - 4th Street
International Falls, MN 56649
(218) 283-1179
kathy.sikkila@co.koochiching.mn.us

LAC QUI PARLE

Courthouse
600 - 6th Street
Madison, MN 56256
(320) 598-3445

MARSHALL - EAST

12347 300th Street NE.
Newfolden, MN 56738
(218) 745-6007
mcva@wikitel.com

MARSHALL - WEST

208 East Colvin Ave. Suite 4
Warren, MN 56762
(218) 745-6007
brett.brandon@co.marshall.mn.us

MARTIN

115 W. First Street, Suite 306
Fairmount, MN 56031-1717
(507) 238-3220
doug.landsteiner@co.martin.mn.us

MCLEOD

McLeod County Veterans Services
830 11th Street East, Suite 115
Glencoe, MN 55336-2200
(320) 864-1268
james.lauer@co.mcleod.mn.us

MEEKER

Family Services Center
114 N. Holcombe Ave., Suite 120
Litchfield, MN 55355-2273
(320) 693-5445
donald.dufner@co.meeker.mn.us

MILLE LACS

525 Second Street SE
Milaca, MN 56353
(320) 983-8208
michael.bina@co.mille-lacs.mn.us

MORRISON

(320) 632-0290
paulf@co.morrison.mn.us

MOWER

201 First St. NE
Austin, MN 55912
(507) 434-2712
waynem@co.mower.mn.us

MURRAY

Government Center
P.O. Box 57
Slayton, MN 56172
(507) 836-6148 ext. 154
jreinert@co.murray.mn.us

NICOLLET

Nicollet Co. Government Center
501 S. Minnesota Ave.
St. Peter, MN 56082-2533
(507) 934-0408
hsadler@co.nicollet.mn.us

RESOURCES

NOBLES

County Govt. Center
P.O. Box 757
Worthington, MN 56187
(507) 295-5292
bbrockber@co.nobles.mn.us

NORMAN

Courthouse
16 E. 3rd Avenue, Room 107
Ada, MN 56510
(218) 784-5494
john.rosenberger@co.norman.mn.us

OLMSTED

Government Center
151 4th Street SE
Rochester, MN 55904-3711
(507) 328-6355
doyle.neil@co.olmsted.mn.us

OTTER TAIL

Veterans Service Office
505 S. Court St., Suite #2
Fergus Falls, MN 56537-2757
(218) 998-860
ckampa@co.otter-tail.mn.us

PENNINGTON

Courthouse, 1st Floor
P.O. Box 616
Thief River Falls, MN 56701
(218) 683-7034
sjstone@co.pennington.mn.us

PINE

(320) 216-4250
ben.wiener@co.pine.mn.us

PIPESTONE

Courthouse
416 Hiawatha Avenue So.
Pipestone, MN 56164
(507) 825-6771
harlan.nepp@co.pipestone.mn.us

POLK

612 N. Broadway, Suite 219
Crookston, MN 56716-1452
(218) 281-3066
les.goodwin@co.polk.mn.us

POPE

(320) 634-5734
hugh.reimers@co.pope.mn.us

RAMSEY

Courthouse
15 West Kellogg Blvd., Room 88
St. Paul, MN 55102
(651) 266-2545
maria.wetherall@co.ramsey.mn.us

RED LAKE

20081 210th Street NE
Plummer, MN 56748
(218) 253-4249
kellefsoncvso@hotmail.com

REDWOOD

Courthouse
P.O. Box 130
Redwood Falls, MN 56283
(507) 637-4034
martin_c@co.redwood.mn.us

RENVILLE

Renville County Vet Services
410 East De Pue, Room 247
Olivia, MN 56277
(320) 523-3763
lee_s@co.renville.mn.us

RESOURCES

RICE

218 - 3rd St. NW, Suite
150 Faribault, MN 55021
(507) 332-6117
trmcbroom@co.rice.mn.us

ROCK

Courthouse
204 E. Brown, P.O. Box 511
Luverne, MN 56156
(507) 283-5061
dave.haugom@rock.mn.us

ROSEAU

Courthouse
606 5th Ave. SW, Room 120
Roseau, MN 56751-1477
(218) 463-3308
don.dunn@co.roseau.mn.us

SCOTT

Government Center
200 Fourth Ave., W., Rm. 212
Shakopee, MN 55379-1220
(952) 496-8175
tkubinski@co.scott.mn.us

SHERBURNE

County Government Center
13880 Highway #10
Elk River, MN 55330-4601
(763) 765-3100
eugene.graff@co.sherburne.mn.us

SIBLEY

Courthouse
P.O. Box 976
Gaylord, MN 55334
(507) 237-4090
lisak@co.sibley.mn.us

ST. LOUIS - DULUTH

506 West Michigan St.
Duluth, MN 55802-2134
(218) 725-5285
rodriguez@stlouiscountymn.gov

ST. LOUIS - HIBBING

(218) 262-6090
beanw@co.st-louis.mn.us

ST. LOUIS - VIRGINIA

103 US Bank Place
230 - 1st Street South.
Virginia, MN 55792
(218) 749-7110
rulifson@stlouiscountymn.gov

STEARNS

Admin. Center
705 Courthouse Square
St. Cloud, MN 56303
(320) 656-6176
terry.ferdinandt@co.stearns.mn.us

STEELE

County Admin. Center
630 Florence Ave., Box 890
Owatonna, MN 55060
(507) 444-7461
rene.gilormini@co.steele.mn.us

STEVENS

P.O. Box 530
Morris, MN 56267
(320) 208-6555
vso@co.stevens.mn.us

RESOURCES

SWIFT

Courthouse
P.O. Box 286
Benson, MN 56215
(320) 842-5271
dave.barrett@co.swift.mn.us

TODD

119 - 3rd Street South, Suite 3
Long Prairie, MN 56347-1300
(320) 732-4419
pete.berscheit@co.todd.mn.us

TRAVERSE

Courthouse
P.O. Box 802
Wheaton, MN 56296
(320) 563-4411
dustin.kindelberger@co.traverse.mn.us

WABASHA

Veterans Office
625 Jefferson Avenue
Wabasha, MN 55981
(651) 565-3864
npelzr@co.wabasha.mn.us

WATONWAN

Courthouse
108 8th St. South, Suite 3
St. James, MN 56081
(507) 375-1254
vso@co.watonwan.mn.us

WILKIN

Courthouse, Room 103
P.O. Box 177
Breckenridge, MN 56520
(218) 643-7134
rverhaagen@co.wilkin.mn.us

WINONA

78 W. 3rd Street
Winona, MN 55987
(507) 457-6455
sjohnson@co.winona.mn.us

WRIGHT

10 - 2nd Street NW, Room C-114
Buffalo, MN 55313-1184
(763) 682-7326
Genell.Reese@co.wright.mn.us

YELLOW MEDICINE

Courthouse - 415 9th Ave Suite 104
Granite Falls, MN 56241
(320) 313-3037
michelle.gatz@co.ym.mn.us

WADENA

Courthouse, Room 139
Wadena, MN 56482
(218) 631-7617
david.anderson@co.wadena.mn.us

WASECA

Vets Service Office
307 North State St.
Waseca, MN 56093
(507) 835-0680
dennis.dinneen@co.waseca.mn.us

WASHINGTON

14949 - 62nd Street, P.O. Box 6
Stillwater, MN 55082
(651) 430-6895
robby.robinson@co.washington.mn.us

VETERANS AND SERVICE MEMBERS



From the Office of
Minnesota Attorney General
Lori Swanson

Veteran Assistance Unit
1400 Bremer Tower
445 Minnesota Street
St. Paul, MN 55101

www.ag.state.mn.us

Veterans and Service Members