

# 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](http://www.ag.state.mn.us)

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## Veteran Facts:

- There were 19.6 million veterans in the U.S. in 2013.
- 1.6 million veterans are women.
- 9.3 million veterans are over the age of 65.
- 26.8 percent of veterans 25 and older have a bachelor's degree.
- Annual median income for veterans in 2013: \$36,381.
- 3.6 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 or 800-657-3787.

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.

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

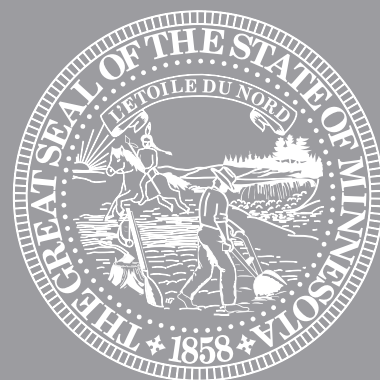
**Veterans and Service Members** is written and published by the Minnesota Attorney General's Office. This handbook is available in alternate formats upon request.

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

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

# Federal Acts

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## Servicemember's 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 ("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 \$3217.81 per month (as of 2014); 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 does not apply to federal guaranteed student loans, but payments for such loans can sometimes be deferred or suspended by contacting the loan guarantor.) 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 while you are on active duty.** If rent does not exceed \$3217.81 per month (as of 2014), 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 ninety 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 or 800-657-3787.**

## Federal Uniform 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 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 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, NW, 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 Dr., Suite 03E25

Alexandria, VA 22350-1200

800-336-4590

[www.esgr.mil](http://www.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.

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 Minnesota public eligible 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;

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.

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.

- 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 he/she was a resident of Minnesota at the time military service began, and initiates enrollment in the school within 2 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**

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)

## **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:

#### **Experian**

P O Box 2104  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

#### **Equifax**

P O Box 740241  
Atlanta, GA 30374  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

#### **TransUnion**

P O Box 1000  
Chester, PA 19022  
800-680-7289  
[www.transunion.com](http://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. 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 identity theft may obtain security freezes free of charge. To request a freeze, contact:

<b>Experian</b>	<b>Equifax</b>	<b>TransUnion</b>
<b>Security Freeze</b>	<b>Security Freeze</b>	<b>Security Freeze</b>
P O Box 9554	P O Box 105788	P O Box 2000
Allen, TX 75013	Atlanta, GA 30348	Chester, PA 19022
972-390-4172	800-685-1111	888-909-8872
<i>www.experian.com/ freeze</i>	<i>www.freeze.equifax.com</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  
PO Box 105283  
Atlanta, Georgia 30348-5283

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: 651-296-7342
- Veterans Preference in Employment/Dismissal: 651-757-1568
- Claims Division: 612-970-5662
- State Veterans Cemetery: 320-616-2527

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)

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

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)

United Healthcare Military & Veterans Services is a public company that contracts with the DOD to administer benefits under the TRICARE program. You may contact United Healthcare by phone at 877-988-9378, or online at [www.uhcmilitarywest.com](http://www.uhcmilitarywest.com).

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

### **TRICARE Management Activity**

7700 Arlington Blvd., Suite 5101

Falls Church, VA 22041-5101

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

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 the Minnesota Attorney  
General Veterans Assistance Unit**

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

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

## VISN 23: VA Midwest Healthcare Network

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**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 N., Suite 300  
Brooklyn Park, MN 55445  
763-503-2220 or 877-927-8387

**Duluth Vet Center**

4402 Haines Road  
Duluth, MN 55802  
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

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

## Community Based Outpatient Clinics

### **Max. J. Bielke**

#### **VA Outpatient Clinic**

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

### **Bemidji VA Outpatient Clinic**

705 5th Street N.W., Suite B  
Bemidji, MN 56601  
218-755-6360

### **Brainerd VA Outpatient Clinic**

722 N.W. 7th Street  
Brainerd, MN 56401  
218-855-1115

### **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

### **Mankato VA Clinic**

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

### **Maplewood VA Clinic**

1725 Legacy Parkway, Suite 100  
Maplewood, MN 55109  
651-290-3040

### **Montevideo VA Outpatient Clinic**

1025 North 13th Street  
Montevideo, MN 56265  
320-225-5420

### **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

### **South Central VA Clinic (St. James)**

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

## TRICARE

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### **Regional Office West**

800-558-1746  
[www.tricare.mil](http://www.tricare.mil)

### **TRICARE Service Center**

2626 E. 82nd Street, Suite 145  
Bloomington, MN 55425

## General Resources

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### **Minnesota AMVETS**

20 12th Street West, 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  
B5 Veterans Service Building  
20 12th Street West  
St. Paul, MN 55155  
651-291-1757  
[www.vfw.state.mn.us](http://www.vfw.state.mn.us)



**Disabled American Veterans  
of Minnesota**

State Veterans Service Building  
20 12th Street, 3rd Floor  
St. Paul, MN 55155  
651-291-1212 or 888-317-2291  
[www.davmn.org](http://www.davmn.org)

**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**

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

**National Organization of Veterans  
Advocates**

1425 K Street NW, Suite 350  
Washington DC, 20005  
202-587-5708  
[www.vetadvocates.org](http://www.vetadvocates.org)

**Minnesota Veterans Homes  
Central Office**

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

**Minnesota Veterans Home -  
Minneapolis**

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

**Minnesota Veterans Home -  
Hastings**

1200 E. 18th St.  
Hastings, MN 55033  
651-539-2400 or 877-838-3803

**Minnesota Veterans Home -  
Silver Bay**

45 Banks Blvd.  
Silver Bay, MN 55614  
218-353-8700 or 877-729-8387

**Minnesota Veterans Home -  
Luverne**

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

**Minnesota Veterans Home -  
Fergus Falls**

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

**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/legal](http://www.uscg.mil/legal)

**Minnesota National Guard**

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

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

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

## Employment Resources

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### **United States Department of Labor Veterans Employment and Training Service Division**

Office of the Assistant Secretary for Veterans' Employment and Training  
200 Constitution Avenue, NW,  
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  
651-259-7512

### **Employer Support of the Guard and Reserve**

4800 Mark Center Drive,  
Suite 03E25  
Alexandria, VA 22350-1200  
800-336-4590  
[www.esgr.mil](http://www.esgr.mil)

## Guard Family Assistance Centers

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### **Bemidji Family Assistance Center**

1430 23rd St. NW  
Bemidji, MN 56601  
651-282-4031  
[tabitha.d.steinmetz.ctr@mail.mil](mailto:tabitha.d.steinmetz.ctr@mail.mil)

### **Brooklyn Park Family Assistance Center**

5500 85th Ave. N.  
Brooklyn Park, MN 55443  
651-282-4055  
[jonell.m.wilson.ctr@mail.mil](mailto:jonell.m.wilson.ctr@mail.mil)

### **Camp Ripley Family Assistance Center**

Camp Ripley Building 6-76  
15000 Highway 115  
Little Falls, MN 56345  
320-616-3117  
[tami.l.klucas.ctr@mail.mil](mailto:tami.l.klucas.ctr@mail.mil)

### **Detroit Lakes Family Assistance Center**

915 Lake Ave  
Detroit Lakes, MN 56501  
218-844-1721  
[mark.j.sjostrom.ctr@mail.mil](mailto:mark.j.sjostrom.ctr@mail.mil)

### **Duluth Family Assistance Center**

4015 Airpark Blvd.  
Duluth, MN 55811  
218-723-4852  
[nadine.r.wells.ctr@mail.mil](mailto:nadine.r.wells.ctr@mail.mil)

### **Hibbing Family Assistance Center**

2310 Brooklyn Drive  
Hibbing, MN 55746  
218-723-4852  
[nadine.r.wells.ctr@mail.mil](mailto:nadine.r.wells.ctr@mail.mil)

### **Mankato Family Assistance Center**

100 Martin Luther King Jr. Dr.  
Mankato, MN 56001  
651-268-8413  
[patrick.j.corrow.ctr@mail.mil](mailto:patrick.j.corrow.ctr@mail.mil)

**Marshall Family  
Assistance Center**  
500 Timmerman Drive  
Marshall, MN 56258  
651-268-8475  
jeffry.l.gay2.ctr@mail.mil

**Rochester Family  
Assistance Center**  
1715 Marion Road SE  
Rochester, MN 55904  
651-268-8587  
patrick.j.corrow.ctr@mail.mil  
Staffed one day a week on  
Thursdays from 10 a.m. - 3 p.m.

**Rosemount Family  
Assistance Center**  
13865 S. Robert Trail  
Rosemount, MN 55068  
651-282-4748 or 651-282-4749  
christina.r.rost.ctr@mail.mil - or -  
vernon.m.traux4.ctr@mail.mil

## Air National Guard & Air Force Reserve —————

**Air National Guard -  
133rd Airlift Wing**  
631 Minuteman Drive  
Saint Paul, MN 55111

**Air National Guard -  
148th Fighter Wing**  
4680 Viper Street  
Duluth, MN 55811  
218-788-7833  
jennifer.kuhlman@ang.af.mil

**Air Force Reserve -  
934th Airlift Wing**  
760 Military Highway  
Minneapolis, MN 55450  
800-231-3517  
family.support.msp@us.af.mil

## Minnesota Assistance Council for Veterans ———

**Minnesota Assistance Council  
for Veterans - Metro**  
One Veterans Drive  
MVAHCS Bldg. 47  
Minneapolis 55417  
612-726-1327  
[www.mac-v.org](http://www.mac-v.org)

**Minnesota Assistance Council  
for Veterans - Duluth**  
5209 Ramsey St.  
Duluth, MN 55807  
218-722-8763

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

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

VETERANS AND  
SERVICE MEMBERS

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

**Minnesota Department of  
Employment and Economic  
Development**

1st National Bank Bldg.  
332 Minnesota St. Suite E200  
St. Paul 55101  
651-259-7114 or 800-657-3858  
[www.mn.gov/deed](http://www.mn.gov/deed)

**Minnesota Military Appreciation  
Fund**

P.O. Box 2070  
3300 IDS Center 80 South 8th St.  
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

**County Veterans Service Officers (CVSOs) —**

**AITKIN**

Courthouse  
217 2nd Street. N.W., Room 130  
Aitkin, MN 56431  
218-927-7320 or 888-404-7320  
[penny.harms@co.aitkin.mn.us](mailto:penny.harms@co.aitkin.mn.us)

**ANOKA**

Government Center, Room 216  
2100 3rd Avenue  
Anoka, MN 55303-5034  
763-323-5290  
[john.kriesel@co.anoka.mn.us](mailto:john.kriesel@co.anoka.mn.us)

**BECKER**

915 Lake Avenue  
Detroit Lakes, MN 56501-3403  
218-846-7312 or 888-260-0580  
[llbrook@co.becker.mn.us](mailto: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](mailto:campbell.allison@co.beltrami.mn.us)

**BENTON**

Courthouse  
P.O. Box 129  
Foley, MN 56329  
320-968-5044  
[gfiedler@co.benton.mn.us](mailto:gfiedler@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](mailto:dan_m@co.big-stone.mn.us)

**BLUE EARTH**

County Government Center  
410 South 5th St., P.O. Box 8608  
Mankato, MN 56002-8608  
507-304-4246  
[gary.evenson@blueearthcountymn.gov](mailto:gary.evenson@blueearthcountymn.gov)

**BROWN**

Brown County Courthouse  
14 S. State Street, P.O. Box 248  
New Ulm, MN 56073-0248  
507-233-6636  
[greg.peterson@co.brown.mn.us](mailto:greg.peterson@co.brown.mn.us)

**CARLTON**

Veterans Services  
14 North 11th Street Suite 120  
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  
dtengwall@co.carver.mn.us

**CASS**

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

**CHIPPEWA**

Courthouse  
629 N. 11th Street, Suite 1  
Montevideo, MN 56265  
320-269-6419  
tkolhei@co.chippewa.mn.us

**CHISAGO**

Chisago County Veterans Services  
313 North Main, Room 239  
Center City, MN 55012  
651-213-5680  
aabudde@co.chisago.mn.us

**CLAY**

Courthouse  
715 11 St. North, Suite 103  
Moorhead, MN 56560-2071  
218-299-5041  
tom.figliuzzi@co.clay.mn.us

**CLEARWATER**

Courthouse  
213 Main Ave North, Dept. 105  
Bagley, MN 56621  
218-694-6618  
CVSO Cell: 218-556-5340  
harry.hutchens@co.clearwater.mn.us

**COOK**

411 West Second Street  
Grand Marais, MN 55604  
218-387-3639  
veteran.services@co.cook.mn.us

**COTTONWOOD**

P.O. Box 201  
Windom, MN 56101  
507-831-5522  
todd.dibble@co.cottonwood.mn.us

**CROW WING**

Community Service Building  
204 Laurel Street, Suite 14  
Brainerd, MN 56401-3572  
218-824-1058  
bob.nelson@crowwing.us

**DAKOTA**

Dakota County Veterans  
Services Office  
One Mendota Road West, Suite 420  
West. St. Paul, MN 55118-5601  
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

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.

#### **DOUGLAS**

806 Fillmore St.  
Alexandria, MN 56308  
320-762-3883  
joshb@co.douglas.mn.us

#### **FARIBAULT**

County Office Building  
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  
rondal.reule@co.freeborn.mn.us

#### **GOODHUE**

Government Center  
509 W. 5th Street, Rm. 101  
Red Wing, MN 55066-2540  
651-385-3256  
robby.robinson@co.goodhue.mn.us

#### **GRANT**

P.O. Box 29  
Elbow Lake, MN 56531  
218-685-8324  
joseph.hjelmstad@co.grant.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  
611 Vista Drive  
Caledonia, MN 55921  
507-725-5805, ext. 2205 or 2332  
robert.gross@co.houston.mn.us

#### **HUBBARD**

Courthouse  
Veterans Service Office  
201 Fair Ave  
Park Rapids, MN 56470  
218-732-3561  
gremus@co.hubbard.mn.us

#### **ISANTI**

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

#### **ITASCA**

Itasca County Veterans Office  
410 2nd Avenue NE  
Grand Rapids, MN 55744-2600  
218-327-2858  
hugh.quinn@co.itasca.mn.us

#### **JACKSON**

County Resource Center  
405 4th Street  
Jackson, MN 56143  
507-847-4774  
jeff.johnson@co.jackson.mn.us

**KANABEC**

18 North Vine, Suite 104  
Mora, MN 55051  
320-679-6380  
lowell.sedlacek@co.kanabec.mn.us

**KANDIYOHI**

2200 23rd Street NE, Suite 2080  
Willmar, MN 56201  
320-231-6226  
trish.appledorn@co.kandiyohi.mn.us

**KITTSOON**

410 5th Street S., Suite 210  
Hallock, MN 56728  
218-843-2198  
bcmeyerson@co.kittson.mn.us

**KOOCHICHING**

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

**LAC QUI PARLE**

Courthouse  
600 6th Street, Suite 3  
Madison, MN 56256  
320-598-3445  
josh.beninga@lqpc.com

**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  
507-357-8279  
jgolgart@co.le-sueur.mn.us

**LINCOLN**

319 North Rebecca Street  
Ivanhoe, MN 56142  
507-215-3159 or 507-694-1529  
dkuss@co.lincoln.mn.us

**LYON**

Veteran Service  
607 West Main Street  
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

**MARSHALL - EAST**

12347 300th St. NE  
Newfolden, MN 56738  
218-449-2395  
mcva@wiktel.com

**MARSHALL - WEST**

208 East Colvin Ave., Suite 194  
Warren, MN 56762  
218-745-4303  
brett.brandson@co.marshall.mn.us

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.

**MARTIN**

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

**MCLEOD**

McLeod County Veterans Services  
2381 Hennepin Avenue North  
Glencoe, MN 55336  
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**

Veterans Service Office  
525 2nd Street SE  
Milaca, MN 56353  
320-983-8208  
michael.bina@co.mille-lacs.mn.us

**MORRISON**

Courthouse  
213 SE 1st Avenue  
Little Falls, MN 56345  
320-632-0290  
kathym@co.morrison.mn.us

**MOWER**

Veterans Services Office  
201 First Street 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  
507-934-7870 or 507-934-7871  
cwolf@co.nicollet.mn.us

**NOBLES**

County Government Center  
P.O. Box 757  
Worthington, MN 56187  
507-295-5292  
bbrockberg@co.nobles.mn.us

**NORMAN**

Courthouse  
16 E. 3rd Avenue, Room 102  
Ada, MN 56510  
218-784-5494  
john.rosenberger@co.norman.mn.us

**OLMSTED**

Government Center  
2100 Campus Drive SE, Suite 200  
Rochester, MN 55904-3711  
507-328-6355  
doyle.neil@co.olmsted.mn.us

**OTTER TAIL**

Veterans Service Office  
505 S. Court Street, Suite 2  
Fergus Falls, MN 56537  
218-998-8605 or 218-385-5540  
ckampa@co.ottertail.mn.us



**PENNINGTON**

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

**PINE**

Pine County Veterans Services  
1602 Hwy 23 North  
Sandstone, MN 55072  
320-216-4250 or 320-216-4253

**PIPESTONE**

Courthouse  
811 5th Street SE  
Pipestone, MN 56164  
507-825-6771  
marc.hall@co.pipestone.mn.us

**POLK**

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

**POPE**

Courthouse  
130 East Minnesota Avenue  
Suite 125  
Glenwood, MN 56334-1628  
320-634-5734  
hugh.reimers@co.pope.mn.us

**RAMSEY**

Ramsey County Veterans Services  
90 West Plato Blvd., Suite 210  
St. Paul, MN 55107  
651-266-2545  
maria.wetherall@co.ramsey.mn.us

**RED LAKE**

25855 State Hwy 32 South  
Red Lake Falls, MN 56750  
218-253-4249  
CVSO Cell: 218-689-8587  
kellefsoncvso@hotmail.com

**REDWOOD**

Redwood County  
Government Center  
403 S. Mill, P.O. Box 130  
Redwood Falls, MN 56283  
507-637-4034  
martin\_c@co.redwood.mn.us

**RENVILLE**

Renville County Veterans Services  
105 South 5th Street, Room 247  
Olivia, MN 56277  
320-523-3763  
lee\_s@co.renville.mn.us

**RICE**

Government Center  
320 3rd Street NW, Suite 7  
Faribault, MN 55021  
507-332-6117  
trmcbroom@co.rice.mn.us

**ROCK**

Courthouse  
204 E. Brown, P.O. Box 509  
Luverne, MN 56156  
507-283-5061  
dave.haugom@co.rock.mn.us

**ROSEAU**

Courthouse  
606 5th Ave. SW, Room 120  
Roseau, MN 56751  
218-463-3308  
martin.howes@co.roseau.mn.us

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.

**SCOTT**

Government Center  
200 Fourth Avenue W., Rm. 212  
Shakopee, MN 55379-1220  
952-496-8176  
jbrua@co.scott.mn.us

**SHERBURNE**

County Government Center  
13880 Business Center Drive  
Elk River, MN 55330  
763-765-3100  
eugene.graff@co.sherburne.mn.us

**SIBLEY**

Veteran Service Office  
111 8th Street, P.O. Box 1061  
Gaylord, MN 55334  
507-237-4090  
lisak@co.sibley.mn.us

**ST. LOUIS - DULUTH**

405 E. Superior Street, Suite 130  
Duluth, MN 55802  
218-725-5285  
rodriguezs@stlouiscountymn.gov

**ST. LOUIS - ELY**

320 Miners Drive East, Room 103  
Ely, MN 55731-1402  
218-365-8203  
langr@stlouiscountymn.gov

**ST. LOUIS - HIBBING**

Courthouse Annex  
1814 East 14th Avenue  
Hibbing, MN 55746  
218-262-6090  
beanw@stlouiscountymn.gov

**ST. LOUIS - VIRGINIA**

Veterans Service Office  
307 S. 1st Street, Suite 110  
Virginia, MN 55792  
218-749-7110  
rulifsonb@stlouiscountymn.gov

**STEARNS - MELROSE**

Veterans Service Office  
114 South 1st Avenue West  
Melrose, MN 56352  
320-256-1435  
ervin.karash@co.stearns.mn.us

**STEARNS - ST. CLOUD**

Veterans Service Office  
3301 County Road 138  
Waite Park, MN 56387  
320-656-6176  
terry.ferdinandt@co.stearns.mn.us

**STEELE**

County Admin. Center  
630 Florence Ave., Box 890  
Owatonna, MN 55060  
507-444-7461 or 507-444-7460  
rene.gilormini@co.steele.mn.us

**STEVENS**

Stevens County Veterans  
Service Office  
400 Colorado Avenue, Suite 101  
Morris, MN 56267  
320-208-6555  
vso@co.stevens.mn.us

**SWIFT**

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

**TODD**

347 Central Avenue, Suite 5  
Long Prairie, MN 56347  
320-732-4419 or 320-732-4418  
pete.berscheit@co.todd.mn.us

**TRAVERSE**

Courthouse  
P.O. Box 802  
Wheaton, MN 56296  
320-422-7726  
dustin.kinelberger@co.traverse.  
mn.us

**WABASHA**

Wabasha County Criminal Justice  
Center  
848 17th St. E, Suite 7  
Wabasha, MN 55981  
651-565-3864  
npelz@co.wabasha.mn.us

**WADENA**

Courthouse, Room 139  
415 Jefferson St. S.  
Wadena, MN 56482  
218-631-7617  
david.anderson@co.wadena.mn.us

**WASECA**

Veterans 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 30  
Stillwater, MN 55082  
651-430-6895  
ryan.carufel@co.washington.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**

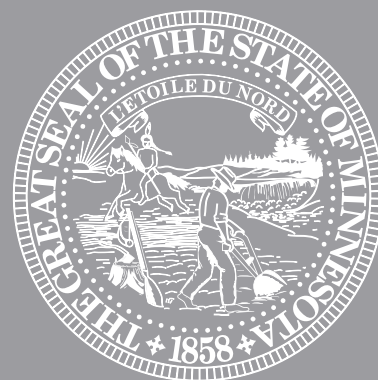
202 West Third Street  
Winona, MN 55987  
507-457-6455  
jobieglo@co.winona.mn.us

**WRIGHT**

10 2nd Street NW, Room C-114  
Buffalo, MN 55313-1184  
763-682-7325 or 763-682-7326  
or 763-682-7327  
launette.figlizzi@co.wright.mn.us

**YELLOW MEDICINE**

Courthouse  
1593 11th Ave., Room 260  
Granite Falls, MN 56241  
320-313-3037  
CVSO Phone: 320-313-3038  
michelle.gatz@co.ym.mn.gov



## 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 or 800-657-3787  
TTY: 651-297-7206 or TTY: 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](http://www.ag.state.mn.us).

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

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