

Greetings,

Please be patient with the new construction at the Polk County Human Service Center in East Grand Forks. I may not have an office on Thursdays, you may want to call the Crookston Office to find out what my schedule is over there at 218-281-3306. Sorry for any inconvenience.



As I look outside this morning, I am starting to see some grass showing through. Which hopefully means an early spring. I think that maybe Phil The Groundhog knows what he is talking about when he predicted an early spring.

Speaking of great weather, here at Polk County Veterans Services, we are hoping for some beautiful weather for the Veterans and their Families to attend the “**2020 Veterans Benefit Fair**”.

The Veterans Benefit Fair will held on April 3rd from 10 a.m. to 2 p.m. on both the **first** and **second** floor of the Crookston V.F.W, Post 1902. We will have approximately twenty-five, Veteran Benefit Vendors attending this year with great information to help and support our Veterans and their families. Other than that, Polk County Veteran Services have been as busy as ever. Our office has been dealing with a lot of issues Veterans are facing with their V.A. Healthcare and V.A. Compensation Benefits. Our office is here to help all Veterans and their families with any and all questions they may have on their benefits. We are always more than happy to help.

Please enjoy our Newsletter and we hope to see you at the Veterans Benefit Fair.

*Kurt*



## THE HYPERBARICS STUDY IS FOR NORTH DAKOTA VETERANS AT THIS TIME



FARGO — The Fargo VA Health Care System has been given the green light to offer hyperbaric oxygen therapy to veterans dealing with PTSD and traumatic brain injuries, a therapy many veterans say has given them relief when nothing else would.

Sen. John Hoeven, R-N.D., announced at a roundtable discussion with veterans on Friday, Sept. 6, that the Fargo VA has been added to a short list of VA systems around the country where the Department of Veterans Affairs is studying the impact of hyperbarics. North Dakota joins locations in California, Texas, Oklahoma and Florida, Hoeven said.

Dr. Robert Bathurst of Fargo's Healing with Hyperbarics says he has seen veterans turn their lives around with the treatment, and for him, it is personal.

"I have two boys and they are both Navy Seals," he explained. "They have both been banged up, both with TBIs and I am so appreciative of the VA to give them a chance to heal."

Afghanistan veteran Sam Floberg has struggled with trauma from war for years. While serving with the North Dakota National Guard, an RPG from enemy forces critically injured Floberg and killed one of his fellow soldiers.

"I bled out and laid there unconscious for a half hour or so," he remembers. "For the last 13 years, I was overstimulated, I would just shut down."

Floberg lost his leg and for years has been dealing with post-traumatic stress disorder and a traumatic brain injury. He used prescription pills to mask the pain, and counseling didn't help.

"I tried talk therapy and group therapy and it just did not work," he said.

Now Floberg says he has found incredible relief from hyperbaric oxygen therapy available in Fargo.

"After the first treatment ... I felt more mentally clear. I wanted to participate in life again," he said.

Other veterans from around the region shared stories about how hyperbarics helped them get past traumatic experiences.

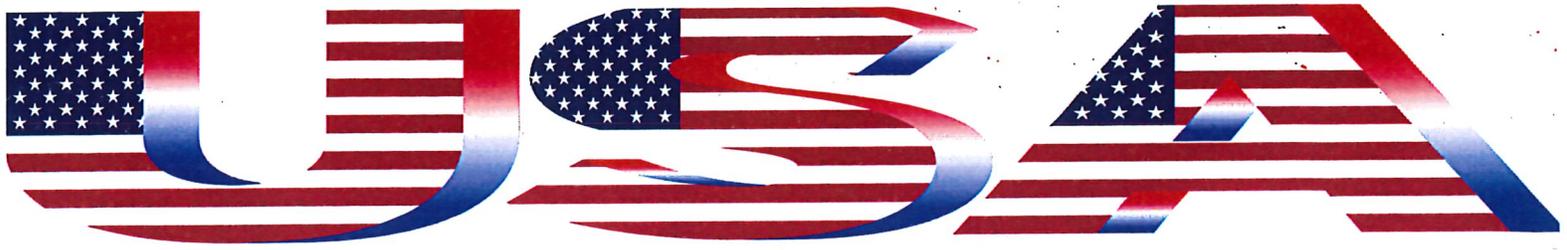
"I was wounded and had to lay there six hours with a collapsed lung," Moorhead resident and Purple Heart recipient Tyler Einarson remembers, explaining that he is now getting relief he never dreamed of.

Healing with Hyperbarics of North Dakota, PLLC, is a private practice, free standing hyperbaric center under the direction of Dr. Daphne Denham.

Our goal is to provide hyperbaric oxygen treatments at affordable rates to demonstrate the possibilities of therapy with *pure* oxygen.

Since 2009, Dr. Denham has focused exclusively on wound care and hyperbaric medicine. As a board certified general surgeon, she has a unique perspective on the potential benefits of oxygen therapy





## **VETERANS INFORMATION FAIR**

**APRIL 3, 2020, 10:00 AM TO 2:00 PM**

**V.F.W. POST 1902(121 N MAIN ST)CROOKSTON**

### **LIST OF VENDORS:**

**American Legion Auxiliary**

**Beyond the Yellow Ribbon**

**Chapter 14 DAV Post, Auxiliary and DAV Transportation**

**County Veteran Service Officers-Polk, Red Lake and Marshall and Pennington**

**Crookston VFW Post and Auxiliary**

**Minnesota Department of Natural Resources**

**Fargo VA:   Adult Day Health Care  
              Caregiver Support  
              Enrollment & Eligibility  
              Fargo VA Health Care System  
              Medical Foster Home  
              MyHealthVet  
              Veterans Benefit Administration  
              Women Veteran Programs  
              Veteran Administration Homeless Program**

**Grand Forks Veteran Center  
Humana-Russ Sparby  
Hospice of the Red River Valley  
Level 5 Timothy Denney  
Lutheran Social Service Caregiver  
Middle River Veterans Outdoors  
Minnesota Assistance Council for Veterans (MACV)  
MDVA/American Legion Regional Office  
MDVA Education  
ND Job Services  
Options  
Polk County Public Health  
Stenshoel-Houske Funeral Home**

# SCAM ALERTS

**NortonLifeLockPhishing/Trojan Scam: 02/2020-** Scammers are impersonating NortonLifeLock via a phishing email that will install a Trojan remote access tool on victims' computers. The fake email includes an attached document with "personal information," requiring recipients to enable macros to enter the password provided in the email. By enabling macros, the victim is opening the door to the scammers to install additional malicious software scripts via the remote access tool, which then sends the hacker a signal that the device has been compromised. Do not open documents that you are not expecting. Do not enable macros to view "important" or "urgent" information that you have not requested. Verify the sender is legitimate by contacting the company directly.

**FedEx Delivery Notification Scam: 02/2020-** Individuals are receiving text message alerts from FedEx notifying that a package is on the way. The message seems legitimate, but the tracking link contains malware. Avoid clicking on the link, call the shipping company directly if you have any questions.

**Coronavirus Scare Scam: 02/2020-** Scammers are preying on fears of the Coronavirus outbreak by sending phishing emails, texts and social media posts to steal your money and personal information. Links within their outreach method may direct you to fraudulent websites that offer fake products, ask you to donate to victims, offer treatment advice or contain malware. Do not click on links from unknown senders and only trust the information from government health organizations.

**Data Breach Compensation Scam: 01/2020-** Fraudulent Russian sites are claiming to offer you visibility into what data breaches have exposed your personal information and compensation if you are indeed a victim. You are asked to share your name, phone number, and social media accounts. After an in-depth search in the Dark Web, a warning claiming your information has been leaked will appear and you are eligible for compensation. To verify your identity and claim your money, you must input a bank card number and your Social Security Number (SSN). If you are in a foreign country and do not have an SSN, you may purchase a temporary one for \$9! Not only does sharing this sensitive information leave your financial accounts vulnerable to account fraud, you're also left at risk for identity theft.

**"2020" Abbreviation Scam: 01/2020-** Abbreviating "2020" to just "20" on documents could leave you vulnerable to fraud. Scammers can now easily manipulate the year to add or modify numbers, such as making the year, "2019". What's the issue? This means a criminal could modify a check to a future date when funds are available (2021), or changes could be made to a contract to hold you financially obligated for expenses longer than expected (2019).

**Back Brace Medicare Scam: 10/2019-** If you are a Medicare recipient, beware of calls, letters and ads offering "free or low-cost" back and knee braces. Scammers use the scheme to collect sensitive medical information and bill your Medicare account for the full-priced braces and other medical-equipment. **Never** share personal or medical information over the phone or online. Call Medicare directly if you receive unwarranted offers. Review your Medicare Summary often to catch fraudulent use of your medical identity.

**Home Security Device Hack: 12/2019-** Home security devices, specifically Amazon's Ring camera, are vulnerable to third party access as hackers guess system passwords. Hackers may be using passwords exposed in previous data breaches to infiltrate Ring customer accounts and hijack surveillance devices. Victims of the Ring camera hijacks have been subjected to harassment, threats and ransoms. To protect your home security devices, use two-factor authentication login, update all current passwords and avoid reusing usernames and passwords for various accounts.

## Tips to Protect Your Personal Information

1. **Audit Your Login Credentials.** Be sure you aren't using the same password for multiple accounts and change your passwords for all accounts regularly — even monthly. Consider using a password manager tool to keep your login credentials in one secure location.
2. **Enable Two-Factor Authentication.** Two-Factor Authentication (2FA) helps protect your online accounts from unauthorized access. With 2FA, you use something you know (your username and password) and something you have (a one-time code sent to your phone) to verify your identity and log in to your account.
3. **Never provide login, personal or financial information on unsecured sites.** Look for "https://" at the beginning of the web address and the lock icon next to it to ensure you're visiting a secured site.
4. **Monitor Social Media Accounts.** Imposter accounts and account takeovers through social media can lead to fraudsters scraping personal information, targeting you and your connections through social engineering, then buying and selling your personal information on the Dark Web.

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# What are scams?

Scams are everywhere. If you haven't been a victim of a phone, mail or Internet scam, you've probably at least come in contact with one. Thanks to the vast nature of the World Wide Web, Internet scams have become especially prevalent in today's world, and scammers continue to work toward obtaining monetary gains and valuable personal information from unsuspecting victims.

## Definitions of Scam Terms

Before we continue, it is important that you understand four key terms:

**Scam:** a game or fraudulent scheme with the intention of stealing money or personal information

**Social engineering:** the manipulation techniques behind phishing and vishing

**Phishing:** posing as a legitimate person or company online with the intention of stealing money or personal information

**Vishing:** posing as a legitimate person or company over the phone with the intention of stealing money or personal information

The idea of a scam is to push you into a corner and force you to make a decision on the spot — pay the money and/or provide pieces of your personal information, or face the consequences. Scammers use the media to fuel these scams, possibly posing as a local retailer that you frequent or as an organization that has had a recent breach that could have compromised your information, in hopes that you give up your money, or worse, your **personally identifiable information (PII)**.



### Catfishing/Romantic Scams

Catfishing is when a user pretends to be someone else by stealing their photos and creating a fake account. Catfishing is commonly associated with romantic scams and has gained attention in recent years. Overall, don't provide personal or financial information to anyone that you have not met in person.

People looking for romance are hoping to be swept off their feet, not caught up in a scam. But tens of thousands of reports in Consumer Sentinel show that a scam is what many people find. In 2018, Sentinel had more than 21,000 reports about romance scams and people reported losing a total of \$143 million—that's more than any other consumer fraud type identified in Sentinel. These reports are rising steadily. In 2015, by comparison, people filed 8,500 sentinel reports with dollar losses of \$33 million. Romance scammers lure people with phony online profiles, often lifting photos from the web to create attractive and convincing personas. They might make up names or assume the identities of real people. Reports indicate the scammers are active on dating apps, but also on social media sites that aren't generally used for dating. For example, many people say the scam started with a Facebook message.

Once these fraudsters have people by the heartstrings, they say they need money, often for a medical emergency or some other misfortune. They often claim to be in the military and stationed abroad, which explains why they can't meet in person. Pretending to need help with travel costs for a long-awaited visit is another common ruse.

Among people who told us how they paid the scammer, the majority said they wired money. The next largest group said they sent money using gift and reload cards (like MoneyPak), and reports of this type of payment increased in 2018. People said they mailed the cards or gave the PIN number on the back to the scammer. Con artists favor these payment methods because they can get quick cash, the transaction is largely irreversible, and they can remain anonymous. (Federal Trade Commission)

# Navy Veteran took back her freedom

## She lost 117 pounds and is buying



(Let to Right) Becky Shelley, Sharyle Robert and Teresita Janiola celebrate Robert's weight loss.

Not being able to adventure with her grandson was the last straw and would forever change Sharyle Robert's life.

The Navy Veteran (pictured above) says, "My grandson told me I could not go to the beach with him because I walk funny. That cut close to the bone. That hurt." It was in that moment that Sharyle no longer allowed her weight to make decisions for her.

As close-minded as one could be, she attended her first MOVE! class at the Orlando VA Medical Center's William V. Chappell Veterans' Outpatient Clinic.

She sat closest to the door and was ready to sprint out at any second. This all changed when she met MOVE! instructors Teresita Janiola and Becky Shelley.

Great things were to come. "I went to the class and it was wonderful. That is where I met Teresita and Becky. Those two ladies saved my life. After I met them, I said I'm staying and went full force into the program!"

As her biggest fan, Teresita says, "Against all odds, Sharyle did it. She kept trying and she succeeded. There is a big difference in her. Week after week her personality changed and by the time graduation came, you could see the difference in her."

Breaking from what she knew best – fast food and ice-cream stops – she deserted her cycle of depression and transformed herself into the 117-pound lighter woman she is today.

## Her calorie book held her accountable

When asked what the biggest factor to her weight loss was, Sharyle said: "My calorie book. It goes everywhere with me." The book held her accountable to not only lose weight, but to help her sustain it.

"MOVE! is not about a diet. It is a life-altering decision. It is what you do for life. If you follow the class, you will never have to worry," says Sharyle.

The class guides Veterans to fit what is best in their lifestyle.

"The old me was stuck in the house, definitely depressed and dependent on my walker. I didn't want to get up and move. Now, I can walk and breathe so much better. I can now walk freely," says Sharyle.

Leaving behind limitations, Sharyle now tries new things and has found a new hobby in arts and crafts.

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## Able to wear a dress again

Sharyle went from being ready to dash for the door in her first [MOVE!](#) class to now encouraging Veterans to join. She tells Veterans who are interested in attending the life-changing class, "You will add days to your life. You will be happier. You can do it!"

Sharyle has gone from having to purchase men's clothing to being able to wear a dress again. She said she feels like a woman, and the change has made all the difference in her life. Today, Sharyle can go anywhere with her grandson. As a reminder, she holds a dear picture close of the two of them at the beach for the first time.

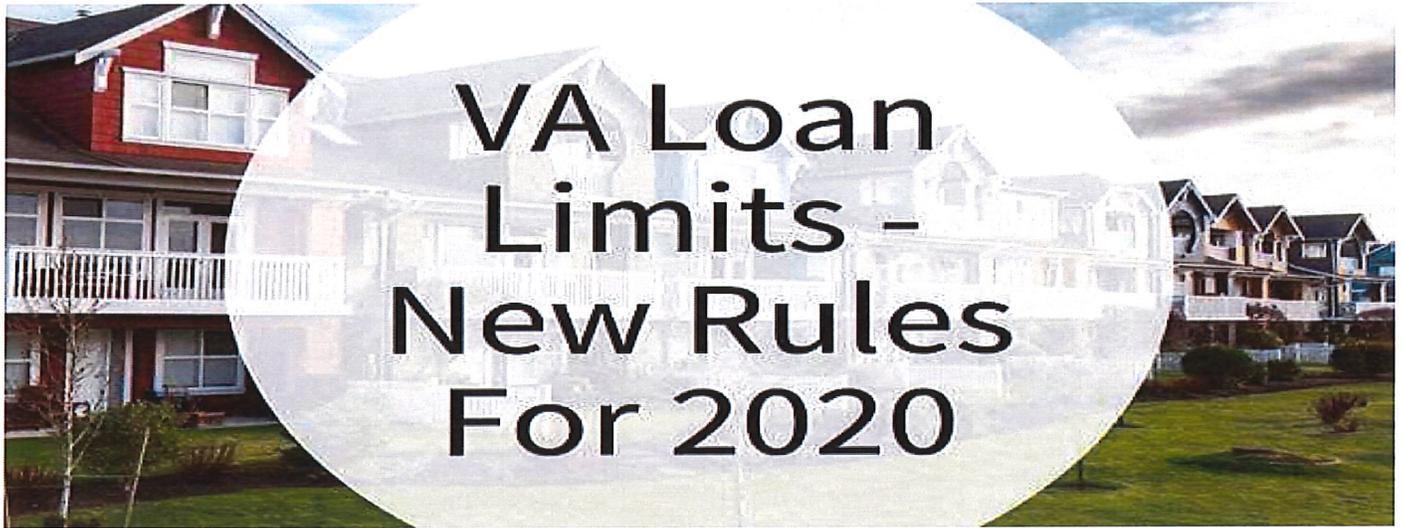
Sharyle's three tips to lose and sustain weight loss are to:

- Weigh yourself everyday.
- Hold yourself accountable.
- Drink water to stay hydrated.
- Carry healthy snacks. For example, Sharyle throws her favorite fruit in her bag.

## Military Trivia Facts

Although some military experts have an incredibly in-depth knowledge of the military, no one person can know everything there is to know. I have searched books and the Internet and have come up with 15 military facts I bet you didn't know. These facts make great dinner conversation and could help you win on any one of our [trivia games](#).

1. 30 of the 43 Presidents served in the Army, 24 during time of war, two earned the rank of 5-star General (Washington and Eisenhower) and one earned the Medal of Honor (T. Roosevelt)
2. Less than 28 percent of Americans between the ages of 17-23 are qualified for military service, that's only about 1-in-4.
3. The U.S. Air Force was part of the Army until 1946. It was called the Army Air Corp.
4. Only one President (James Buchanan) served as an enlisted man in the military and did not go on to become an officer.
5. The Department of Defense employs about 1.8 million people on active duty. It is the largest employer in the United States, with more employees than Exxon, Mobil, Ford, General Motors, and GE combined!
6. The Department of Defense owns worldwide 29,819,492 acres of land worldwide.
7. The United States has 737 military installations overseas alone.
8. The Navy's bell-bottom trousers, are commonly believed to be introduced in 1817 to permit men to roll them above the knee when washing down the decks and to make it easier to remove them in a hurry when forced to abandon ship or when washed overboard. In addition the trousers may be used as a life preserver by knotting the legs and swinging them over your head to fill the legs with air.
9. The Coast Guard seizes 169 pounds of marijuana and 306 pounds of cocaine worth \$9,589,000.00 everyday.
10. The Coast Guard is smaller than the New York City Police Department.
11. The Marine Corps motto, "Semper Fidelis," was adopted in 1883 as the official motto. It is Latin for Always Faithful.
12. The nickname "Leatherneck" originates from the stiff leather stock that early Marines wore around their necks, probably to protect their jugular vein against saber blows.
13. The English Bulldog, also known as "Teufel-hunden," or "Devil Dogs," is the unofficial mascot that symbolize the ethos of the Warrior Culture of the U.S. Marines. The U.S. Marine Corps earned this unofficial mascot during World War I, when many German reports called the attacking Marines "teufel-hunden," meaning Devil-Dogs. "Teufel-hunden" were the vicious, wild and ferocious mountain dogs of German Bavarian folklore.
14. The U.S. Army was in charge of exploring and mapping America. The Lewis and Clark Expedition was an all Army affair. Army officers were the first Americans to see such landmarks as Pike's Peak and the Grand Canyon.
15. The Air Force's F-117 fighter uses aerodynamics discovered during research into how bumblebees fly.



The VA home loan benefit is one that most consumers would be thrilled to have; a mortgage loan with no down payment, no VA-required mortgage insurance, and the lower interest rates commonly associated with government-backed home loan programs.

The [VA loan program](#) has weathered many difficult times including the housing crisis of 2008, for much of the agency's existence, the fundamentals of the VA mortgage program have not seen dramatic changes

VA loan program rules are often adjusted or modified by legislation, changes to the program itself, and to accommodate changes in the industry.

Of the most significant changes to the program, some of the biggest come not as a result of legislation directly aimed at helping veteran mortgage loan applicants, but as a consequence of legislation addressing a need among Vietnam-era service members. One of those was the Blue Water Navy Vietnam Veterans Act of 2019.

### [Veterans Can Buy a Home with \\$0 Down](#)

**{Sponsored}** The VA Home Loan offers \$0 Down with no PMI. Find out if you're eligible for this powerful home buying benefit. [Prequalify today!](#)

## VA Loan Program Changes: A Summary

The "Blue Water Act" makes some important changes to the VA home loan program. Some of them are alterations to help pay for some of the measures required by the act, others are procedural changes, while still others are fundamental alterations to the basic structure of VA loans. The changes include:

- No upper loan limit on VA mortgages as of 1 January 2020.
- An increase in the VA Loan Funding Fee for all non-exempt borrowers.

[Purple Heart](#) recipients are now exempt from paying the VA loan funding fee the same as those who receive or are entitled to receive VA compensation.

## What Is The Blue Water Navy Vietnam Veterans Act of 2019?

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This legislation, signed into law in 2019 and effective starting in January of 2020, created relief for veterans with [medical conditions](#) presumed to have been caused by Agent Orange or "herbicide exposure" during service in Vietnam.

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Specifically, "...a veteran who, during active military, naval, or air service, served offshore of the Republic of Vietnam during the period beginning on January 9, 1962, and ending on May 7, 1975, shall be considered to have been incurred in or aggravated by such service, notwithstanding that there is no record of evidence of such disease during the period of such service."

This means that a veteran who files a [VA medical claim](#) "on or after" September 25, 1985, and before January 1, 2020, for a disease (covered by the legislation) and the claim "was denied by reason of the claim not establishing that the disease was incurred or aggravated by the service of the veteran" may be entitled to VA compensation for that claim.

This is true unless "there is affirmative evidence to establish that the veteran was not exposed to any such agent during that service."

In short, those who served in Vietnam filing certain types of VA medical claims are presumed to have had exposure to Agent Orange or other herbicides and would have those claims approved for financial compensation from the VA.

## Agent Orange And "Herbicide Exposure"

The need for the legislation arises from large numbers of claims associated with [Agent Orange](#) or other herbicides that may have been used during the Vietnam War.

Agent Orange was used during the conflict as a means to destroy crops, forest cover, and expose North Vietnamese troops (also known as the NVA or North Vietnamese Army) to American forces and those of the Army of the Republic of Vietnam (ARVN).

Agent Orange, and likely other herbicides in use at the time in-theatre, contained a chemical known as dioxin which is known for causing birth defects, cancer, neurological, and even psychological problems.

To give you an idea of how wide-ranging the use of Agent Orange and dioxin was at this time, History.com reports more than 20 million gallons of Agent Orange were sprayed on portions of Vietnam, Cambodia and Laos for a full decade between 1961 and 1971.

The use of Agent Orange created medical and psychological issues for a high volume of cases on both sides of the Vietnam conflict.

## How The Blue Water Navy Vietnam Veterans Act of 2019 Affects Your VA Home Loan Benefit

The Blue Water Navy Vietnam Veterans Act is also known as [House Resolution 299](#) and addresses a variety of Vietnam-era, Korean War-era, and Gulf War-era issues associated with VA medical claims. But the law also includes other items in the bill including a removal of VA loan limits for approved transactions, and an increase in the VA Loan Funding Fee.

### Removal Of The VA Loan Guaranty Limit – No VA Loan Limits!

The Blue Water Navy Vietnam Veterans Act Act amends existing VA program guidelines with changes designed to "expand maximum guaranty amounts for purchase, construction, and cash-out refinance loans greater than "The Freddie Mac conforming loan limit".

That means that if you apply for a home loan using your VA loan benefits, you can apply for a loan for the most expensive home you can find (assuming you have full VA home loan entitlement) and the VA guaranty of the loan is 25% of the loan amount with no down payment.

Essentially, there is no upper limit on the price of the home you wish to purchase using a VA loan as of the law's implementation date of 1 January 2020. However, if the asking price and the appraised value of the home do not agree, the VA loan amount will be based on the lower of the two amounts.

The borrower cannot be required to proceed with the loan in such cases because when the VA loan amount is lower than the asking price, the borrower must pay the difference in cash and cannot finance that amount. That's something a borrower may choose to do, but VA loan rules prohibit forcing the borrower to buy the home and pay that difference out of pocket.

VA borrowers who wish to use their entitlement to apply for home loans "equal to or less than \$144,000 regardless of Freddie Mac" are not affected by the rule changes and should expect their transaction to be handled in the traditional way.

[Loan limits](#) still apply for those who have more than one active VA loan, only partial entitlement available or those who have defaulted on a previous loan.

## [Veterans Can Buy a Home with \\$0 Down](#)

**{Sponsored}** The VA Home Loan offers \$0 Down with no PMI. Find out if you're eligible for this powerful home buying benefit. [Prequalify today!](#)

### **The Purple Heart Exemption For The VA Loan Funding Fee**

The VA Loan Funding Fee is an expense associated with VA mortgages which most veterans must pay unless they receive or are eligible to receive VA compensation for service-connected medical issues.

Thanks to House Resolution 299, those who still serve on active duty and were awarded the Purple Heart are now also exempt from paying the funding fee (as of 1 January 2020) the same as those who receive or are entitled to receive VA compensation for their service-related conditions.

The Resolution also provides for the first increase in the VA loan funding fee program in some time.

### **A Higher VA Loan Funding Fee Starting In 2020**

The VA loan funding fee is on a sliding scale with the lowest fees reserved for first-time VA borrowers, and higher fees for those who have used VA loans before. Prior to the new law, VA loan funding fees for active duty military members buying for the first time were set at 2.15%, with a higher fee for subsequent use set for the same active duty buyer set at 3.3%. Under the new law, the VA loan funding fee for an active duty first-time borrower is increased to 2.30% and the subsequent use fee set at 3.60%. Other VA loan funding fees are increased too; higher fees may apply for VA refinance loans and other transactions.

## **What You Need To Know About The VA Loan Limit Rules**

VA loan rules under the "Blue Water Act" do remove the loan limits and permit a borrower to potentially buy a house with any price. But VA loan rules cannot compel the lender to approve the transaction in cases where the loan officer feels the borrower cannot realistically afford the mortgage. It will still be required of the borrower and lender alike to prove the loan is affordable and sustainable.

**Borrowers will still need to financially qualify for the VA home loan, and lenders must still prove on paper that the loan is affordable. Just because some of the VA loan program requirements have changed does not remove the lender's need for due diligence.**

Read more: <https://militarybenefits.info/va-loan-limits-rules/#ixzz6FfRbMwSP>

# VETERANS DAY ON THE HILL 2020

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**WHEN:**  
**APRIL 20TH, 2020**

**DAV of MN Presents:**  
**Free Veterans and Supporters Lunch**  
**Doors Open @ 10:00**  
**Lunch Served 11:00**

(This event is a free catered lunch to discuss our priorities and all lawmakers have been invited, please let yours know you will be there)

**Veterans March to the Rally @ 12:45**

(Join with Veterans, family members, and community supporters as we march to the Capitol)

**CTF, UVLC, and MACVSO Present:**  
**Rally in the Rotunda 1:30-2:30pm**

(Your opportunity to hear directly from those in power and let them know we are PAYING ATTENTION and want ACTION)

## **WHERE:**

**Pre-Rally at St. Paul Armory**

One block from Capitol BLDG

(Address: 600 Cedar St, St Paul, MN 55101 )

**March to the Rally**

State Veterans Services Bldg.

(20 West 12th St, St. Paul, MN)

**ALL VETERANS, FAMILY MEMBERS, AND ADVOCATES ARE INVITED TO RALLY IN SUPPORT OF VETERANS LEGISLATION**



### **Topics Include:**

MAKING SURVIVING SPOUSE'S PROPERTY TAX EXCLUSION TRANSFERABLE TO NEW PROPERTY

ENSURING THE LONGTERM STABILTY OF SERVICES FOR VETERANS ACROSS MN

INCREASING ACCESS TO THE OUTDOORS FOR OUR DISABLED VETERANS!

FUNDING FOR HOMELESS PROGRAMS AND SUICIDE PREVENTION



**DAV** OF MINNESOTA  
**BENEFITS PROTECTION**



**ANY QUESTIONS PLEASE CONTACT:**  
**TRENT@DAVMN.ORG**

**NO MEMBERSHIP IN ANY ORGANIZATION REQUIRED. ALL VETERANS, FAMILY MEMBERS, AND SUPPORTERS ARE WELCOME!**

## 197.447 VETERAN, DEFINED. If you renew your license you may be able to add “Veteran” to the new license as long as you bring in your DD-214 to DMV and are defined as a veteran from the statute below.

The word "veteran" as used in Minnesota Statutes, except in sections [136F.28](#), [196.21](#), and [243.251](#), means a citizen of the United States or a resident alien who has been separated under honorable conditions from any branch of the armed forces of the United States after having served on active duty for 181 consecutive days or by reason of disability incurred while serving on active duty, or who has met the minimum active duty requirement as defined by Code of Federal Regulations, title 38, section 3.12a, ~~or who has active military service certified under section 401, Public Law 95-202. The active military service must be certified by the United States secretary of defense as active military service and a discharge under honorable conditions must be issued by the secretary.~~



## Do you have a standard driver's license or ID card? Consider applying for a REAL ID now!

If you want to **board a domestic flight** or **enter a federal facility** that requires identification, **beginning Oct. 1, 2020**, you will need one of the following:

- **REAL ID driver's license or ID card**
- **Enhanced driver's license or ID card**
- Passport, passport card or another acceptable form of ID (**complete list at [tsa.gov](https://www.tsa.gov)**)

A standard driver's license or ID will not be accepted for federal use beginning Oct. 1, 2020.

## What do I need to apply?

The federal REAL ID Act requires additional documentation. You need to bring:

- One original or certified **document proving identity.**
- One original or certified **document proving social security number.**
- **Two** different **documents proving current Minnesota residency.**

A **complete list** of **acceptable documents** is on the **back of this page.**

Save time during your office visit and get your documents in order by pre-applying online at [drive.mn.gov](https://drive.mn.gov) now!



PRE-APPLY HERE

## Other tips:

- Your name must match on all of the documents you provide. If it doesn't, you will need to bring a marriage certificate, divorce decree or court order to show each of your name changes.
- Make sure your name change is updated with the Social Security Administration before you apply. More information is online at [REALID.dps.mn.gov](https://REALID.dps.mn.gov)



**Commonly-used documents are highlighted in green,**  
but any document on the list is accepted for REAL ID applications.

**LIST A – PROOF OF IDENTITY and DATE OF BIRTH,**  
and **LEGAL PRESENCE** in the United States  
(**ONE DOCUMENT** required from this list)

- **Valid, unexpired US passport or passport card**
- **Certified copy of birth certificate issued by a government bureau of vital statistics or equivalent agency in the applicant's state of birth, which must bear the raised or authorized seal of the issuing government entity**
- Valid, unexpired permanent resident card (Form I-551) issued by the United States Department of Homeland Security or the former Immigration and Naturalization Service of the United States Department of Justice
- Certificate of naturalization (Form N-550 or N-570) issued by the United States Department of Homeland Security
- Certificate of citizenship (Form N-560 or Form N-561) issued by the United States Department of Homeland Security or by the United States Department of Justice
- Unexpired employment authorization document (Form I-766 or Form I-688B) issued by the United States Department of Homeland Security
- Valid, unexpired passport issued by a foreign country and a valid, unexpired U.S. visa accompanied by a Form I-94 as documentation of the applicant's most recent lawful admittance into the US. If the Form I-94 is endorsed "DS" then a Form I-20, Form DS-2019, or Form I-551

**NAME CHANGES:** If the name on the identity document above is not the same as the name you currently use, a name change document must be submitted. If you have changed your name more than once, since the issuance of your proof of identity document, then you must submit documentation for each name change.

- Certification of Marriage certified by the issuing government jurisdiction
- Certified court order that specifies the name change
- Certified divorce decree or dissolution of marriage that specifies the name change

**LIST B – PROOF OF SOCIAL SECURITY NUMBER**  
(**ONE DOCUMENT** from this list. Must have applicant's current name). Laminated documents or documents with any alterations or erasures will not be accepted.

- **Social Security card — Laminated cards will not be accepted**
- Federal Form W2
- Federal Form SSA-1099 or other federal Form 1099 with Social Security number
- Computer-printed US employment pay stub with name, address, and Social Security number

**LIST C – PROOF OF RESIDENCE IN MINNESOTA**

(**TWO DIFFERENT DOCUMENTS** from this list. Must have applicant's name as used at print and current MN address. A P.O. Box will not be accepted. Must be submitted for change of address applications)

- **Valid, unexpired Minnesota driver's license, or instruction permit — must have current address listed.**
- **Valid, unexpired Minnesota ID card — must have current address listed.**
- **Home utility services bill issued no more than 90 days before the application (will not be accepted if two unrelated people are listed on the bill)**
- **Bank account statement — issued within 90 days of application.**
- Canceled check — issued within 90 days of application.
- **Credit card statement — issued within 90 days of application.**
- Minnesota college or university ID card with certified transcript from the college or university, issued no more than 180 days before the application
- Employment pay stub issued no more than 90 days before the application that lists the employer's name, address, telephone number
- Unexpired Minnesota professional license — must contain a current MN residential address
- Home utility services hook-up work order issued no more than 90 days before the application (will not be accepted if two unrelated people are listed on the bill)
- U.S. high school identification card with certified transcript from the school issued no more than 180 days before the application
- Federal or state income tax return or statement for the most recent tax filing year
- Minnesota property tax statement for the current year that shows the applicant's principal residential address both on the mailing portion and portion stating what property is being taxed
- MN vehicle certificate of title issued no more than 12 months before the application
- Mortgage documents for the applicant's principal residence
- Residential lease agreement for the applicant's principal residence issued no more than 12 months before the application
- Military orders that are still in effect at the time of application