

# MURTHA CULLINA LLP

A T T O R N E Y S   A T   L A W

CITYPLACE 1  
185 ASYLUM STREET  
HARTFORD, CONNECTICUT 06103-3469

TELEPHONE (860) 240-6000  
FACSIMILE (860) 240-6150  
www.murthlaw.com

MARK F. KORBER  
(860) 240-6030 DIRECT TELEPHONE  
(860) 240-5830 DIRECT FACSIMILE  
MKORBER@MURTHALAW.COM

May 19, 2008

Mr. Anthony Emerson  
President and CEO  
The Credit Union League of Connecticut  
1064 East Main Street  
Suite 201  
Meriden, CT 06450-4887

Re: Legal Advice to Third Parties

Dear Tony:

You have asked me whether it is permissible for the League, through an employee who is a lawyer, to give legal advice to third parties. Although there are no doubt some exceptions, as a general rule corporations are not permitted to practice law.

It is broadly understood that the practice of law is limited to lawyers practicing in sole proprietorships, professional partnerships, professional corporations and professional limited liability companies. Except in limited exceptions, it is generally unlawful for for-profit and not-for-profit corporations to provide legal services to third parties. I am unaware of any exception that would apply, for example, to The Credit Union League of Connecticut, Inc. (Please note that it is permitted for lawyers to work as lawyers for corporations where the corporate employer is the lawyer's client, which is distinctly different from the lawyer providing legal services to third parties through his employer.)

Where a corporation provides legal services contrary the general rule, the corporation likely will have little by way of effective defenses against any claim that advice given constituted legal malpractice, even if the advice given was generally accurate. Moreover, general liability insurance will not cover the liability, and corporations that are not authorized to practice law cannot obtain legal malpractice insurance covering legal advice to third parties.

1019601v1

BOSTON

HARTFORD

NEW HAVEN

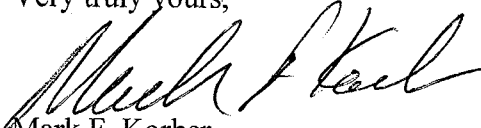
STAMFORD

WOBURN

Mr. Anthony Emerson  
May 19, 2008  
Page 2

If you require detailed research on this subject, please let me know and we will prepare a memorandum setting forth the applicable statutes, ethical rules and exceptions.

Very truly yours,



Mark F. Korber