

U.S. BLACK CHAMBERS, INC.

NO CAP INITIATIVE · SOCIAL MEDIA TOOLKIT

NO CAP. SPEAK UP.

*Sample social media copy for advocates, chamber leaders, brand partners,
and small business owners ready to tell Congress: protect credit access.*

PUBLISHED JUNE 2026 · USBCNOCAP.COM · #NOCAP

YOUR VOICE. THEIR DECISION.

The federal credit access debate is happening now in Washington. Proposed caps on credit card interest rates would eliminate or limit credit lines for up to 85% of Americans — including 8 out of 10 credit card holders with a credit score below 800. The small business case needs your voice.

This toolkit provides sample social media copy across Instagram, TikTok, LinkedIn, and X/Twitter. Each post is platform-appropriate, ready to deploy, and connects to the campaign's central ask: **Tell Congress — No Cap.**

THREE WAYS TO USE THIS KIT.

1. POST DIRECTLY

Copy the sample post for your platform. Personalize one or two sentences if it fits your voice. Post. Tag **@USBlackChambers** so we can amplify your reach.

2. ADAPT FOR YOUR AUDIENCE

Use the sample posts as a starting point. Pull the stat that matters most for your community. Add your own story or local example. Maintain the campaign hashtags so your voice connects to the broader movement.

3. BRIEF YOUR NETWORK

Chamber leaders, brand partners, and organizational allies — share this toolkit with your members. Distribute through internal newsletters, member portals, and partner channels. The more voices, the louder the case.

CAMPAIGN HASHTAGS.

#NOCAP

#CREDITISCAPITAL

#TELLCONGRESS

#SMALLBUSINESSCREDIT

Always tag **@USBlackChambers**. Tag your federal Senators and Representatives where appropriate.

SAMPLE POSTS

INSTAGRAM & TIKTOK.

Visual-first platforms. Lead with the emotional stake. Pair posts with strong imagery, video, or branded graphics where available.

INSTAGRAM

~540 CHARS

"Credit isn't just a scorecard—it's capital. But right now, proposed government caps on credit card interest rates threaten to eliminate or limit credit lines for 85% of Americans. That means 8 out of 10 entrepreneurs with a credit score below 800 could lose their primary lifeline. Black-owned businesses have always used what we have to build brilliant enterprises, but capping credit lines shuts the door on our growth. Don't let Washington constrict our capital. Head to the link in our bio to Tell Congress: NO CAP. 🇺🇸 #NoCap"

TAG: @USBlackChambers **HASHTAGS:** #NoCap #CreditIsCapital #TellCongress

PAIR WITH: Branded graphic + link in bio

TIKTOK

~370 CHARS

"Did you know over half of small businesses regularly rely on credit cards to manage daily operations, buy inventory, and survive? Government rate caps could eliminate or limit credit access for 85% of us—wiping out the exact tool entrepreneurs use to keep the doors open. We've fought too hard to build our businesses to let capital access be stripped away. Tell Congress: NO CAP. 🇺🇸 #NoCap"

TAG: @USBlackChambers **HASHTAGS:** #NoCap #CreditIsCapital #SmallBusinessCredit

PAIR WITH: Short-form video, on-camera or branded text overlay

SAMPLE POSTS

LINKEDIN & X/TWITTER.

Professional platforms. Lead with data and policy stakes. LinkedIn supports longer-form analysis; X/Twitter requires precision.

LINKEDIN

~680 CHARS

"Credit cards are the most commonly used financing products among entrepreneurs, with 58% of small businesses relying on them to manage cash flow and bridge the gap to bankability. Proposed interest rate caps threaten to destabilize this essential tool. For Black entrepreneurs striving to turn a Year-One operation into a bankable enterprise, losing access to affordable credit means losing the ability to cover short-term expenses, manage inventory, or survive lean cycles. True economic advocacy means expanding access to capital, not restricting it. Read our latest article to understand the true impact of these caps, and join us in telling Congress: NO CAP. 🇺🇸 #NoCap"

TAG: @USBlackChambers **HASHTAGS:** #NoCap #CreditIsCapital #SmallBusinessPolicy

PAIR WITH: Link to usbcnocap.com or article

X / TWITTER

~285 CHARS

"58% of small businesses use credit cards as vital infrastructure to manage cash flow & buy inventory. But government-imposed caps would limit or eliminate credit lines for 85% of Americans—including 8/10 founders with credit scores under 800. Protect our capital. Tell Congress: NO CAP. 🇺🇸 #NoCap"

TAG: @USBlackChambers **HASHTAGS:** #NoCap #CreditIsCapital

NOTE: Close to 280-char limit — verify length before posting

CHARACTER COUNT REFERENCE

Platform character limits vary. Verify final post length before publishing:

Instagram: 2,200 chars (first 125 visible without "more") · **TikTok:** 2,200 chars · **LinkedIn:** 3,000 chars (first 210 visible without "see more") · **X/Twitter:** 280 chars (X Premium: 25,000)

TELL CONGRESS. **NO CAP.**

Social posts are amplification. Direct constituent contact is the most powerful input lawmakers receive. The full campaign activation guide lives at usbcnocap.com.

NO CAP ON WHAT **SMALL BUSINESS** CAN BUILD.

Visit usbcnocap.com for talking points, the activation list, and resources to contact your Senators and Representatives directly.

POSTING **CHECKLIST.**

BEFORE YOU POST

Personalize at least one sentence to match your voice or share your local example. Verify the character count fits the platform. Confirm the link in bio (Instagram) or post link (LinkedIn, X) directs to usbcnocap.com.

WHEN YOU POST

Tag [@USBlackChambers](https://twitter.com/USBlackChambers) so the campaign team can amplify your post. Include the campaign hashtags. Tag your federal Senators and Representatives when local context applies.

AFTER YOU POST

Engage with replies, especially from other small business owners and chamber members. Share to your Stories or repost across your other platforms. Forward this toolkit to one more person in your network.

STAY CONNECTED

Campaign updates, new resources, and amplification opportunities at usbcnocap.com. For partnership inquiries, press requests, or to request branded graphics for your social channels, contact USBC through the website.