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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, DC 20549

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**SCHEDULE 14A**  
**(RULE 14a-101)**

**INFORMATION REQUIRED IN PROXY STATEMENT**  
**SCHEDULE 14A INFORMATION**

**Proxy Statement Pursuant to Section 14(a) of the**  
**Securities Exchange Act of 1934**

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Filed by the Registrant

Filed by a party other than the Registrant

Check the appropriate box:

- Preliminary proxy statement
- Confidential, for use of the Commission only (as permitted by Rule 14a-6(e)(2))**
- Definitive proxy statement
- Definitive additional materials
- Soliciting material pursuant to Sec. 240.14a-12

**AMERANT BANCORP INC.**

(Name of Registrant as Specified in Its Charter)

(Name of Person(s) Filing Proxy Statement, if other than Registrant)

Payment of filing fee (Check the appropriate box):

- No Fee Required
  - Fee computed on table below per Exchange Act Rules 14a-6(i)(1) and 0-11
    - (1) Title of each class of securities to which transaction applies: \_\_\_\_\_
    - (2) Aggregate number of securities to which transaction applies: \_\_\_\_\_
    - (3) Per unit price or other underlying value of transaction computed pursuant to Exchange Act Rule 0-11 (set forth the amount on which the filing fee is calculated and state how it was determined): \_\_\_\_\_
    - (4) Proposed maximum aggregate value of transaction: \_\_\_\_\_
    - (5) Total fee paid: \_\_\_\_\_
  - Fee paid previously with preliminary materials:
  - Check box if any part of the fee is offset as provided by Exchange Act Rule 0-11(a)(2) and identify the filing for which the offsetting fee was paid previously. Identify the previous filing by registration statement number, or the Form or Schedule and the date of its filing.
    - (1) Amount previously paid: \_\_\_\_\_
    - (2) Form, Schedule or Registration Statement No. \_\_\_\_\_
    - (3) Filing party: \_\_\_\_\_
    - (4) Date filed: \_\_\_\_\_
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### Online

Go to [www.envisionreports.com/AMTB](http://www.envisionreports.com/AMTB) or scan the QR code – login details are located in the shaded bar below.



Votes submitted electronically must be received by 11:59 p.m., Eastern Time, on June 2, 2020.

## Shareholder Meeting Notice

### Important Notice Regarding the Availability of Proxy Materials for the Amerant Bancorp Inc. Annual Meeting of Shareholders to be Held on June 3, 2020.

Under Securities and Exchange Commission rules, you are receiving this notice that the proxy materials (consisting of the Notice & Proxy Statement and the Annual Report) for the annual shareholders' meeting are available on the Internet. Follow the instructions below to view the materials and vote online or request a copy. The items to be voted on and location of the annual meeting are on the reverse side. Your vote is important!

This communication presents only an overview of the more complete proxy materials that are available to you on the Internet. We encourage you to access and review all of the important information contained in the proxy materials before voting. The 2020 proxy statement and the 2019 annual report to shareholders are available at:

[www.envisionreports.com/AMTB](http://www.envisionreports.com/AMTB)



### Easy Online Access – View your proxy materials and vote.

- Step 1: Go to [www.envisionreports.com/AMTB](http://www.envisionreports.com/AMTB)
- Step 2: Click on **Cast Your Vote** or **Request Materials**.
- Step 3: Follow the instructions on the screen to log in.
- Step 4: Make your selections as instructed on each screen for your delivery preferences.
- Step 5: Vote your shares.

When you go online, you can also help the environment by consenting to receive electronic delivery of future materials.



**Obtaining a Copy of the Proxy Materials** - If you want to receive a copy of the proxy materials, you must request one. There is no charge to you for requesting a copy. Please make your request as instructed on the reverse side on or before May 22, 2020 to facilitate timely delivery.



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## Shareholder Meeting Notice

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Amerant Bancorp Inc.'s Annual Meeting of Shareholders will be held on June 3, 2020 at the Hotel Colonnade, 180 Aragon Avenue, Coral Gables, Florida 33134 at 8:00 a.m. Eastern Time.

Proposals to be voted on at the meeting are listed below along with the Board of Directors' recommendations.

The Board of Directors recommends a vote FOR all the nominees listed and FOR Proposal 2:

1. To elect directors to serve until the 2021 annual meeting of shareholders:
  - 01 - Frederick C. Copeland, Jr.
  - 02 - Millar Wilson
  - 03 - Miguel A. Capriles L.
  - 04 - Rosa M. Costantino
  - 05 - Pamela J. Dana
  - 06 - Gustavo Marturet M.
  - 07 - Gerald P. Plush
  - 08 - John W. Quill
  - 09 - Jose Antonio Villamil
  - 10 - Guillermo Villar
  - 11 - Gustavo J. Vollmer A.
  
2. To ratify the appointment of RSM US LLP as the independent registered public accounting firm of the Company for the fiscal year ending December 31, 2020.

**PLEASE NOTE – YOU CANNOT VOTE BY RETURNING THIS NOTICE.** To vote your shares you must go online or request a paper copy of the proxy materials to receive a proxy card. If you wish to attend and vote at the meeting, please bring this notice with you.



### Here's how to order a copy of the proxy materials and select delivery preferences:

Current and future delivery requests can be submitted using the options below.

**PLEASE NOTE:** You must use the number in the shaded bar on the reverse side when requesting a copy of the proxy materials.

- **Internet** - Go to [www.envisionreports.com/AMTB](http://www.envisionreports.com/AMTB). Click Cast Your Vote or Request Materials.
- **Phone** - Call us free of charge at 1-866-641-4276.
- **Email** - Send an email to [investorvote@computershare.com](mailto:investorvote@computershare.com) with "Proxy Materials Amerant Bancorp Inc." in the subject line. Include your full name and address, plus the number located in the shaded bar on the reverse side, and state that you want a paper copy of the meeting materials.

To facilitate timely delivery, all requests for a paper copy of proxy materials must be received by May 22, 2020.